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ON  
THE RESPONSIBILITIES  
OF EMPLOYERS



Power, David  
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## ON THE RESPONSIBILITIES OF EMPLOYERS.

### INTRODUCTION.

ON the 5th of January in the present year I was present at an entertainment given by Messrs. Ransome and May, the well known Ironfounders of Ipswich, to their work people. In the sixty years which had elapsed from the time that the business was first established by the late Mr. Robert Ransome it had very greatly increased, until at the commencement of this year the number of persons in the regular employ of the Firm amounted to upwards of a thousand. Other works in addition to those originally established had been in operation, and very extensive premises having been built in front of the Wet Dock at Ipswich, the opening of these and the union of the different sets of workmen at the one establishment gave rise to the entertainment I have mentioned.

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A building which now forms a warehouse for the exhibition and display of the different agricultural implements manufactured by the firm, was the place fitted up for the occasion. Upon my arrival I witnessed a most animated scene. The room which was of great size was lighted by bright jets of gas; the columns which supported the galleries were ornamented with garlands of evergreen and artificial flowers; banners bearing appropriate devices were displayed along the walls; a noble baron of beef which had been lowered down by pulleys in some mysterious manner through a trap door from the roof above took up the most prominent position at the chief cross table; and down the room far as the eye could reach and further than the voice could be heard, the work-people were sitting. The clerks and the managers of works were accompanied by their wives, and at the cross tables were seated many of the principal inhabitants of Ipswich and other guests, and many ladies.

Our hosts were members of the Society of Friends. With them it is not customary to give toasts, but in their stead to propose sentiments befitting the occasion. One of these was the following:—"This meeting regards with peculiar satisfaction the increasing intelligence of

workmen of the present day, and is of the opinion that the desire which is manifested by so many for the acquirement of useful knowledge deserves the attention, encouragement and support of their employers. That Mechanic's Institutes, Mental Improvement Societies, Young Men's Associations for mutual instruction, and Provident Institutions to provide against want, sickness and old age, do in an especial manner commend themselves to the industrial portions of the community and are deserving support. We therefore heartily wish success to such and all kindred institutions." This sentiment was received with the heartiest applause by those present.\* Most of them had had personal experience of the advantages to be derived from these institutions. All could point to individuals who were reaping the benefits of each of them. And when one of the partners in speaking to

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\* In a letter from the senior partner, who from ill health was unable to be present, but which was read to the meeting, it was stated that of the first twenty-five names of workmen standing in the books of the firm, the average number of years of service was twenty-six, that numbers of grown-up sons were now working with their fathers, and that in one instance father, son and grandson were all in their employment.

the resolution remarked upon the success which had attended these societies amongst themselves, and fore-shadowed other plans which had in view the independence, the comfort, and the intellectual and moral well-being of the workmen, an observer might see in the countenances of those around him an expression of trust and confidence in the Future, warranted by an experience of the good results which had followed what had been done in the Past.

In the course of the proceedings an address from the work people was read, which pointed out very clearly what was felt by them to be the understanding which ought to exist between them and their employers. "Nothing, we are satisfied," said they, "can more tend to the prosperity of any business and the comfort of those engaged in it (particularly one of such magnitude as ours) than a reciprocal kind feeling between masters and servants, and when the masters attend not only to the pecuniary interests of those under them by a fair compensation for their labour, but also endeavour to promote their intellectual and moral improvement, and are met by a corresponding spirit on the part of the servants, — a business so conducted has in it not only the elements of pecu-

niary success but is calculated to render the conduct of it no less pleasant than profitable, and thus to dignify the pursuit of business as a hallowed means of establishing an affectionate and social relation between employers and employed; and proud are we to say that this has hitherto been pre-eminently the case in the one to which we have the honour to belong, and we trust that no defection from these great principles may ever arise amongst us, for we are firmly resolved every one in his own respective station to do his duty; this will not only ensure your continued kind consideration as our employers, but be conducive to the general benefit of the establishment, as well as add to the mutual comfort and happiness of all who may thus consider themselves as knit together in the bonds of a large social relationship."

Whilst the workmen thus on their part expounded these views, the principals of the firm did not the less anxiously insist upon them. "I wish to feel," said one of those gentlemen, "that we as masters have a larger debt of gratitude to you than that which is simply settled and paid for when the end of the week comes. I believe that all employers of men have large responsibilities with reference to those whom they em-

ploy, and if under the circumstances by which we are surrounded it is necessary that numbers of workmen should spend so large a portion of their time in toil, it is the bounden duty of those who reap the reward of the toil to endeavour to make the few remaining hours which they may have in the course of the day as largely productive of pleasure and comfort as possible."

It was a most gratifying sight too, to see the young apprentices of the establishment standing up not only to acknowledge the justice of the sentiments of the workmen, but to bear testimony to the obligations they were under to many of them, for instructing them in the practice of their profession. Some of these young men, the sons and relatives of the present members of the firm, will probably in after years be themselves at its head, and will then be enabled to carry into practice the lessons of kindness and of sympathy they will have learned in their youth. They had evidently won the hearts of the workmen. Nothing could exceed the warmth of the reception the meeting gave them; it was the reception given to dear companions and friends.

There followed speeches from many of the guests who were present, insisting for the most



part on the value of a good understanding prevailing between employers and the employed, and congratulating both upon its existence there. At eleven o'clock the proceedings ended; the crowd of people separated in an orderly quiet manner, and by the next morning, the large room bore not a trace of the previous evening's entertainment. But from the memories of many who were present the scene they witnessed can never fade away: to me it was the realization of what I had often thought might be, but which I had scarcely hoped to have ever seen accomplished, and I have felt anxious to spread as far as I was able, the principles which I believe have led to a result so gratifying, in the hope that others who have the happiness of large bodies of workmen in their power might act upon them.

Hence the present "Small Book."



## CHAPTER I.

### THE PRESENT STATE OF FEELING BETWEEN EMPLOYERS AND THE EMPLOYED.

**T**HERE is one question of the present day to which all parties are desirous of finding a satisfactory answer: And that is,—In what do the duties and obligations arising from the relationship of Employer and Employed consist? All are agreed that the results of that relationship, as understood and acted upon at present, are, generally speaking, felt to be oppressive by the latter class;—that they are dissatisfied with their condition; and that they are ready converts, therefore, to any theory which holds out the hope of an alleviation of the pressure upon them. We have seen that in France, Austria, Prussia, and other parts of the Continent, the working classes have, by an appeal to arms, attempted to better their position; and even in England, although physical-force chartism has for the time been put down,

nobody who knows the state of the manufacturing districts doubts that the elements of future mischief still exist there. If we also examine those occurrences which form tests as it were of the terms upon which the manufacturer stands with respect to his workmen, and the landlord or farmer with respect to the agricultural labourer, we find that, for the most part, there is not that feeling of confidence and affection between them which ought to exist; but the contrary. Let us take a few instances by way of example.

The year 1829 was a period of great depression in the silk trade. In Spitalfields, instead of the 17,000 looms which were at work in 1825, there were only 9000: instead of seventeen shillings a week, the former rate of wages, the weavers were receiving nine shillings. A similar state of things was existing in the great seats of the silk manufacture in the country, Macclesfield, Coventry, and Barnsley. This depression proceeded from various causes. The removal of the former prohibitory duties on the importation of silk; the simultaneous distress in France; the over-production which was said to have taken place in both countries; were each pointed out by different persons as the

primary cause of the mischief. At any rate, it was a calamity under which both the manufacturers and their work-people were suffering. This circumstance should have united them only the more firmly together: had they been friends, it would have done so; they would have strengthened each other so as best to bear up against the pressure which affected both. But how differently did they act! In Spitalfields, the weavers refused to work except at increased wages; and, although some of their body hired themselves at the reduced rate, these were soon compelled to forego their employment; for, if they continued, it was at the risk of having their houses entered by bands of rioters, and the web dragged from their looms. Negotiations were at length entered upon between the masters and the working weavers: the latter boldly avowed that their object had been to revenge themselves upon their employers, and to get their wages raised; and the result was, that a higher rate of wages was agreed to be given,—a concession extorted from the employers, from the fear they had lest their whole property should be destroyed.

This concession, made as it was from a low motive, produced a bad result. Delegates from

Spitalfields were sent into the country to Macclesfield, where the weavers, who had struck for a time, were about to resume work, and these told the people that "the destroying angel was the best ally they had," and explained to them the means which had been effectual in Spitalfields, and by which the weavers might injure the property of their masters in the most secret and most effectual manner. This preaching was not without results; a fear came over these manufacturers also; they resolved to give the prices demanded for a short time, and then to cease working the mills altogether.

In other parts of the country, like occurrences were taking place. At Nuneaton and Bradford combinations not to work at the reduced rate of wages were formed; workmen refusing to join those combinations were plundered of the materials entrusted to them to make up; and the manufacturers were compelled by force to attach their names to a list of prices at which the workmen had declared they would alone work. At Barnsley, in Yorkshire, the houses even of the manufacturers were attacked; and, in one instance, the furniture of a house was piled into heaps upon the floor, and the whole set fire to and burnt.

After these outbursts of violence had been subdued, and the presence of the soldiery had restored temporary tranquillity to these districts, there followed an appalling state of destitution amongst the working classes. By their former violence they had alienated the hearts of the charitable from them, and there was an unwillingness therefore to mitigate their sufferings by the bestowal of alms. Their employers were hostile to them. They worked at whatever wages they could obtain: and it appears from a report drawn up at the time by a committee of masters, that, in the neighbourhood of Huddersfield, there were 13,000 individuals who had not more than twopence halfpenny per day to live upon and find wear and tear for looms.

Let any one who has thought upon what man's nature is, ponder over the result of such a process as that just described, upon the individual exposed to it. He had obtained by violence what he believed to be a right—the receipt of higher wages; by violence he had been deprived of them again; and he had fallen into penury and want, unpitied even by those accustomed to relieve distress. What lessons will such a being teach his hapless children? They will be those of revenge against the men who have

injured him and them; and they probably in their generation will, with increased violence and recklessness, be actors in scenes similar to those which have made their father what he is.

But these occurrences, terrible as they were in their progress and results, were far surpassed afterwards by what took place in Glasgow. In the spring of the year 1836 the cotton manufacture was in a most prosperous state. The masters were making large profits, and the wages of the work-people had been raised a sixth. In the course of the year, however, commercial affairs began to look gloomy: a crisis came; and, amongst other things, cotton goods sank in value full fifty per cent. Bankruptcies among the manufacturers were becoming frequent, and they were compelled to reduce the wages of the spinners to the amount they were in receipt of previous to the rise. This step was resisted; the spinners struck work, and 8000 individuals were at once thrown out of employment. In this difficulty, the masters sought to introduce new hands into the factories: the spinners sought to prevent this, by threatening violence to both. The strike continued for seventeen weeks. As time wore on, the physical sufferings of those who were

out of work became most pitiable. Men who had been in the receipt of thirty or forty shillings per week had eighteen pence only allowed them. Influenza and fever made their appearance; and the mortality increased so rapidly, that it reached at last to more than double the usual average. This misery was borne; but it seemed to rouse almost to frenzy the angry feelings of the workmen against their late employers. A secret committee was appointed, with the object of carrying on a warfare against the manufacturers and the new hands (nobs as they were called,) in the most efficient manner; assassins were hired by this committee, and more than one murder committed; letters threatening assassination were sent to many of the manufacturers; several of the nobs were waylaid, and cruelly injured; mills were burnt: and all these deeds of violence were contrived so skillfully, as to render the proof of guilt very difficult to establish.

In the month of August the strike was over, and the workmen returned to their employment. The committee in the meanwhile had been arrested, and in January in the following year were put upon their trial to answer a charge



(amongst others) of conspiracy. But although the workmen had resumed their labour, their feelings of enmity against the manufacturers were not a whit subdued. Whilst the trial of the committee was pending, a crowded meeting of cotton-spinners was addressed by the Rev. Mr. Stephens of Ashton, who, after alluding to the alleged wrongs inflicted upon the work-people, and stating that they would "destroy the abodes of guilt, which had been reared to violate all law, and God's book," concluded, amidst "tremendous cheering," with these words:—"We have sworn by our God, by heaven, earth, and hell, that from the east, the west, the north, and the south, we shall wrap in an awful sheet of devouring flame, which no one can resist, the manufactories of the cotton tyrants, and the palaces of those who raised them by rapine and murder, and founded them upon the wretchedness of the millions whom God—our God—Scotland's God, created to be happy."

In a paper read in 1838 to the statistical section of the British Association by Mr. Ashworth, particulars are given of the strike which took place in 1836 at Preston. The strike

continued for about three months ; and during that time 8500 people were out of employment. These for the most part wandered about the streets without any definite object ; seventy-five persons were brought up before the magistrates ; twelve were imprisoned and held to bail, for assault and intimidation ; about twenty young females were led into a life of profligacy, and two of these were subsequently transported for theft ; three persons were supposed to have died of starvation, and not less than 5000 must have suffered long and severely from hunger and cold ; and in almost every family the greater part of the wearing apparel and household furniture was pawned. The loss to the workmen by this strike was estimated at £57,000 ; that to the masters at £45,000.

Other instances might be given, all pointing to the same end, and all presenting the same melancholy features. One scarcely knows which to deplore the most—success or failure on the part of the workmen. If successful, they become confirmed in the belief that their employers were intending to defraud them ; if unsuccessful, they attribute their failure to the power of the manufacturers, and, although compelled to

return to work at the reduced wages, it is with unwilling and imbittered hearts. The progress, too, of the struggle, is marked by a fearful amount of human suffering. As we have seen, fever, starvation, death, are there ;—what is worse, the moral character of the workman is broken down, and every right feeling sacrificed to that of revenge. On the other hand, the lives and property of the masters become insecure ; whilst the pecuniary loss which each party sustains is enormous.

One would have thought that the constant recurrence of the least of these calamities would have induced the master manufacturers to have inquired long ago into the real cause of the mischief. But no : an inquiry perhaps takes place before a Parliamentary Committee ; the facts are then stated ; it is observed that the masters are much to blame in their conduct to the operatives ; that a totally different system ought to be pursued ; that at present the master is often harsh and unfeeling, and does not engage in any efforts to ameliorate their condition, as he ought to do : but then again, this bad and vicious system is attributed in its turn to the conduct pursued by the workmen themselves,

and no surprise is shown that the master looks upon his work-people rather as enemies than as supporters,—and so the matter remains.\*

It is indeed strange that the true cause is only beginning to be seen, and is now seen but by so few. Strange that men who are dealing every day with machinery so exquisitely adapted to the natural laws of the Creator; and who must know that utter failure and confusion would result from any attempt to infringe upon the least of those laws,—nevertheless cannot see that there is a moral law of the same Creator regulating the conduct of man, the violation of which is attended with equal peril. Combinations and strikes are the children of distrust; and they will continue at intervals so long as that is the feeling the workmen entertain towards their employers. So long as there is a belief that the masters are careless of their interests, and will not willingly give them the wages they are entitled to,—as it is in the nature of man to retaliate, so will it be found that combinations will be formed to force up the

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\* See Mr. Alison's evidence, before the Select Committee of the House of Commons on Combinations, in 1831.

rate of wages to a higher level, and the men will strike work at those times when they believe the masters require their services the most. But if confidence were to prevail, and the workmen could trust their employers to give to them as wages what the profits of the business might fairly afford—if they knew that their welfare was studied by their employers,—combinations would cease and the time of difficulty would be only a signal for increased activity on the part of the workmen to aid the master who had aided them.\*

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\* In the year 1842 there were great disturbances in the neighbourhood of the coal mines at Worsley. The country was overrun by men who had struck work themselves and who tried to turn the hands out of the mines and factories in the district. The Worsley colliers resisted the combination; refused to submit to the dictation of its leaders and prepared an address to their master, Lord Ellesmere, expressive of their attachment to him, which ended in these words: "with the voice of one man we declare our design to defend your honour and all in connection with you" (Signed) "Your loyal and obedient Colliers." Lord Ellesmere had been kind to them; he had felt an interest in their physical and moral condition; and his lordship in a letter written at the time to the "Manchester Guardian," showed how strongly he relied upon the effects produced by such a course of conduct. "It cannot" said his lordship, "be too widely known how liberally the working classes of this

The ill feeling which exists between the workman and his employer is not confined to the manufacturing districts; it is apparent also in the agricultural parts of England. The agricultural labourer is, generally speaking, more illiterate than the manufacturing operative; he has neither the knowledge nor the means readily at hand to combine systematically with others for the purpose of asserting what he believes to be his rights. But in his own way he occasionally makes his voice heard. We can all remember the state of the southern Counties of England during the Autumn of 1830. As soon as harvest was over disturbances broke out in Kent. Bands of rioters went about the country destroying machines by day and firing barns and even dwellings by night. At first their efforts seem to have been directed against those who had been hard to their labourers; but as the disorganization increased the property of others was destroyed in very wantonness. Yet even when the mischief was at its height, instances were known of farmers placing their

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country are disposed to reward with their good-will and affection those to whom, rightly or wrongly, they attribute similar feelings towards themselves."

produce on the land of those who had been kind to the poor, in the belief that it would be safe there ; and of their finding in it a real sanctuary. The labourers began to send threatening letters to the farmers and gentry requiring that their wages should be raised and that threshing machines should no longer be used. From Kent the evil spread into Hants, Wilts, Bucks, Sussex and Surrey. All protection to property seemed to be at an end. Conflicts took place between the gentlemen of the county, at the head of the yeomanry, and the labourers, and loss of life ensued ; the Government increased the military force in those districts ; heavy rewards were offered for the apprehension of any who had been guilty of fire-raising ; and circulars were issued from the Home Office and directed to the Magistracy of the various counties advising them not to yield to threats or intimidation, either as respected the recommendation of a uniform rate of wages or the non-employment of the threshing machines. In December special commissions were sent into the counties for the purpose of trying those prisoners who had been apprehended. In Hampshire alone there were as many as 270 prisoners tried, fourteen of whom were found guilty of capital offences.

But notwithstanding all these efforts on the part of the gentry, farmers and the government, the labourers succeeded in their demands. Their wages were raised ; the machinery was destroyed. In the year 1833 there was not a single threshing machine in the county of Kent. In Hampshire so soon as the farmers agreed voluntarily amongst themselves to take each their proportion of labourers out of employment, the riots and rick burning ceased.

These things have passed away, and the sign they made has been disregarded. The labourer of England is still for the most part the same uninstructed creature he then was ; as badly fed and lodged ; his wants as little thought of ; and there is the same utter want of sympathy between him and his employer ; his nature perhaps made more callous by a harsh administration of the new Poor Law.

The sign has been repeated. In 1844 there were incendiary fires throughout the county of Suffolk. Night after night stacks and ricks and the outbuildings of farms were burnt down. Now of all crimes that of arson is the most difficult to detect. It is secret in its nature ; the fire ball may be put into the stack and before the fire breaks out the offender may be miles from the



spot, and the more widely spread the disaffection between the farmer and his labourers is, so it becomes more difficult to point out any one person who has a stronger motive to commit the crime than any of his fellows. It was to be expected therefore that a vast number of cases should escape detection; in those which were discovered the instances were rare in which the motive was clearly proved. In one the prosecutor was a member of the board of guardians: the prisoner, who with his wife and children had been in a starving state had applied for relief, had been refused, and in his anger had struck the prosecutor. A committal to prison for two months was the punishment awarded for the assault; the prisoner came out of prison with his feelings of revenge still stronger within him: they were undisguised too, for he said to a neighbour, "*they'll* want for a home as well as us," and the stack was fired. There were two or three other cases which were somewhat similar to this in their details; but in the great majority no particular motive was shown to exist. This was the worst feature of all. It showed that the cause of the mischief was deeply seated and widely spread; that the offence was not the result of sudden anger occasioned by a single

injury; but was the deliberate testimony borne by the agricultural population generally to a systematic unconcern for their interests on the part of their employers. These could not see the matter in this light; they wondered and murmured amongst themselves, "very extraordinary this, no possible motive for the crime." They could not or would not apply to themselves, (men seldom will) the great truth that the laws of the Deity are never violated with impunity. They had treated their labourers worse than they would their cattle; they had degraded their natures, stifled in their breasts every high and good feeling; and yet they expected that the labourers would act in a kindly and reasonable spirit towards them. Others however saw what they in their blindness could not see. The "Times" sent their commissioner to institute inquiries upon the spot, and his report told the old story: —the poor, generally speaking, wretchedly fed, lodged and clothed; utterly illiterate and living for the most part a life of isolation unpitied and uncared for by their richer neighbours.



## CHAPTER II.

### THE DUTY OF EMPLOYERS TOWARDS THE EMPLOYED.

**W**HAT are the rights and duties arising out of the relationship of Employers and Employed? Are they merely co-extensive with the legal liabilities upon the contract between them; and which, if broken, the tribunals of the country will either enforce or award damages for a breach? or are they larger than these, and involve a higher responsibility for their due performance? Hitherto it has been treated, for the most part, as if there was no responsibility other than that which the law enunciates; the master and the servant have considered themselves as contracting parties; the interests of the one opposed to those of the other: and hence has resulted that spirit of antagonism between the two classes, the evil consequences of which have been pointed out in the preceding chapter. A better state of things

will not arise until a higher responsibility is recognized.

To arrive at the knowledge of what that responsibility consists in, we should ascertain—

1. What is the object which the workman may fairly propose to himself as attainable by him, and what are his means of attaining it?
2. How far can the employer aid the workman in the accomplishment of that object?

If the true answers to both these questions were put before both the Employers and Employed in this country, it is to be hoped that the great majority would act upon them, and that the mischief which may have sprung up oftentimes from erroneous notions, rather than from any willingness on either side to do what was morally wrong, would gradually disappear.

### I.

*What is the object which the workman may fairly propose to himself as attainable by his labour, and what are his means of attaining it?*

What is the object which we all of us ought to have in view, so soon as the care bestowed

by the parent upon the child has ceased, and the approach of manhood tells us that we are become free agents? As it has already been observed, in a former volume of this series,\* man is born by no choice of his own; the will by which he has been constituted as he is, has some design in so constituting him, and the accomplishment of that end is his natural right. He is an intellectual as well as an animal being, and the end of his existence can be attained only by the complete development of his nature in both its parts: when grown to an age that enables him to make his own claim, and seek his own perfection, he endeavours to obtain the means of this development, because he feels them to be absolute conditions of animal and intellectual existence.

The workman, like the rest of us, seeks this end. He seeks food and shelter for the body, instruction and the means of knowledge for the mind; he has an expectation that, after an interval, he may have the means of marrying, and of bringing up his children respectably; and that, by the time old age comes, and he can no longer work, he may have been enabled to have

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\* The Principles of the Criminal Law, p. 9

saved sufficient to support himself during the remainder of his life.

These are reasonable wishes, and their gratification should be in the power of every man who, feeling the necessity of them, spares not himself, but, on the contrary, uses all the prudence and foresight in his power to attain them. The country, too, is as a body interested in the question of his success ; for, where the workman fails in this end, the result of his failure is not only unhappiness to himself, but is also felt by the country, directly and indirectly, in many ways. If with the desire, he had the means of success, pauperism and crime would be almost unknown, and the great charge of attempting to relieve the one and repress the other would be spared ; there would be a happy and contented population, in the place of one which is gloomy and discontented ; and in times of common privation and distress, instead of society being sometimes compelled to put the law in force, for the purpose of protecting property from attacks made upon it by the working-classes, there would be the assurance not only that they would bear the difficulties common to us all as a nation with patience and resignation, but that their aid might be relied upon in the

furtherance of any measure which was calculated for the general good.

In a description of a tour taken in the manufacturing districts, by Dr. Cooke Taylor, in the year 1842, he gives an account of two different scenes, which forcibly illustrate the truth of these remarks.

In Rosendale Forest are situated the Mills of Holmymount, belonging to three brothers named Whitehead. "They received us," says Dr. Taylor, "with great kindness and cordiality, readily offering to conduct us over the establishment. The mill which is being erected in place of one that had been accidentally burned down, is one of the most extraordinary architectural works in Lancashire. The machinery exhibited all the latest refinements of mechanical ingenuity. Although my companion was engaged in the same trade as themselves, there was no jealousy displayed in preventing him from scrutinizing the machinery; on the contrary, I observed with pleasure that great pains were taken to direct his attention to various little matters which might have escaped his attention, and which it was supposed he might profitably introduce into his works. The village of Holmymount would elsewhere be called a thriving

town. The residences of the operatives are not so much cottages, as handsome houses, consisting of from four to six rooms, provided with every convenience necessary for comfort and cleanliness. They are all well furnished, in many with mahogany. I saw none destitute of a clock, and a small collection of books, generally on religious subjects. The children in the village were remarkably healthy, neat, and intelligent. They answered the few casual questions addressed to them with a politeness of demeanour and propriety of expression which could not be surpassed in much higher ranks of life. I was informed that most of the men were teatotallers, and that they had invested considerable sums of money in the savings-bank. The school attached to the factory was one of the most elegant and convenient buildings I have ever seen devoted to the purposes of education; it was well ventilated, and furnished with the best apparatus for being lighted with gas and heated with warm water. It could not have cost less than £1000. The children pay twopence a-week for instruction, but the expenses are defrayed by the proprietors, and the weekly stipend is allowed to accumulate as a reserve-fund, to be paid back to each pupil at



twenty-one years of age. The Messrs. Whitehead are very properly strict in enforcing this weekly payment; they deem it of importance to impress continually on the minds of the parents the moral duty of providing for the education of their children, and they are doubtful of the propriety of affording perfectly gratuitous instruction, since what is given for nothing is too often valued at nothing. I found the villagers of Hollymount healthy, happy, and contented. The operatives, one and all, declared that their only anxiety was, lest the progress of distress should reach the establishment of Hollymount, and deprive them of the employment they possessed, and the comforts they produced."

Would that a similar description could be given of all the manufacturing district of England. But at this very time at a few miles distant only what a different scene was passing.

"I proceeded on to Burnley the same evening," says Dr. Taylor, "where the contrast to what I had seen in the morning was perfectly heart-rending. Groups of idlers stood in the midst of the street; their faces haggard with famine, and their eyes rolling with that fierce and uneasy expression which I have often noticed in maniacs. I went up to some of them and en-

tered into conversation. They were perfectly candid and communicative, for the men of this part of Lancashire retain much of the sturdy independence of the ancient foresters: they will go miles to do you a service, but they will not stir one inch to do homage to wealth or station. Each man had his own tale of sorrow to tell; their stories were complicated details of misery and suffering, gradual in their approach and grinding in their result; borne with an iron endurance such as the Saxon race alone displays, and with the sternness belonging to that noblest form of pride—the pride of independant labour. We want not charity but employment, was their unanimous declaration; and proofs of their truth were abundant in their anecdotes told and verified of men having travelled miles to obtain a job, however heavy the labour, and however wretched the remuneration. I found them all chartists, but with this difference that the block-printers and hand-loom weavers united to their chartism, a hatred of machinery which was far from being shared by the factory operatives. The latter also deprecated any thing like an appeal to physical force, while the latter strenuously urged an immediate appeal to arms. There was no concealment of sentiment on either

side. I heard more than twenty openly advocate the expediency of burning down the mills in order to compel the factory hands to join in an insurrectionary movement. A mill had been burnt down at Colne two nights previously; doubts were entertained whether this had been the result of design or accident, and in the streets of Burnley there were groups expressing their hopes that it would be traced to design and followed by imitation, while the heaviest curses were bestowed on the factory hands of Colne for having heartily exerted themselves to check the conflagration and to supply water to the engines. These sentiments were expressed openly and in the public streets. I stood amongst them and was known to be a stranger: there was no appearance of speaking either with a design to be overheard, or an anxiety for concealment. Had I been one of the posts in the street, my presence could not have been viewed with more perfect indifference."

These two descriptions afford examples of the effect produced on man by outward influences. At Hollymount and at Burnley they were men sprung from the same stock; of the same constitutional temperament: in the one case the means being attained by them of carrying out

the end of their existence, there was a happy and contented population; in the other, the means of that accomplishment being denied them, every good impulse had become vitiated, and they at last reduced in some respects to the condition of ferocious animals. It is vain to tell these, as some have told them, that this their suffering is a visitation sent by God to punish their sins; it is vain, for it is untrue, and is felt by them to be so. To a proposal made by a methodist preacher in this same year that the working classes should hold a day of solemn fast and humiliation, an operative replied, that there would be no objection to it, provided it were such a fast as that described by the prophet Isaiah:—"Is not this the fast that I have chosen? to loose the bands of wickedness, to undo the heavy burdens and to let the oppressed go free, and that ye break every yoke? Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? When thou seest the naked that thou cover him; and that thou hide not thyself from thine own flesh?" "But," added he, "who are they that hide themselves from their own flesh? Is it the poor? No; those who have scarcely enough for themselves will share their bite and their sup with a brother in distress. If a man

is in distress and comes here, which will he soonest go to, the door of a cottager or to one of the big houses? No; if Providence wanted to punish the sinful in the land, Providence would have made a great mistake in coming to the working classes. I tell thee, man, that if I believed what thou sayest I would turn atheist: for if I thought that the Lord was the cause of all the misery I see around me, I would quit his service and say he was not the Lord I took him for."\*

These were the expressions of a man who felt that not to God's will, but to man's perversity were the evils under which he and his brother work-people were suffering, attributable. Not to God's will, for that had created him with certain wants, which if they were not satisfied, the object of his existence must remain unfulfilled; and it would be the act of the cruellest tyrant, and not of an all-merciful Deity, to place him in a position in which it was impossible for him even to sustain the strength of his body, far less the requirements of his mind. But he attributes them to the perversity of man; and who can gainsay him? He attributes them to his interests not being sufficiently cared for by

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\* Taylor.

the rich; and to the conditions of his existence not being comprehended by them, or by the legislature, or by the government of the country. Is he not right?

Suffering then wrongfully, it is not wonderful that he should become the ready convert to any scheme which states the evils of his present condition, and proffers a remedy for them. This is the secret of the success which awaited the announcement of M. Louis Blanc's plan of national workshops. The facts which formed the ground-work of his book, "*L'Organisation du Travail*," were true; the miserable state to which numbers of the working-class of France were reduced, was pictured in forcible and dramatic language; they were disposed to accept with eagerness the nostrum, whatever it might be, which was to cure their ills; and when the revolution came, therefore, and the working-class had for a time the upper hand, the plan was tried.\* That it utterly failed, is now mat-

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\* Its leading features are thus described in M. Blanc's own words:—"Le gouvernement serait considéré comme le régulateur suprême de la production et investi pour accomplir sa tâche d'une grande force. Cette tâche consisterait à se servir de l'arme même de la concurrence pour faire disparaître la concurrence. Le gouvernement lèverait un emprunt dont le produit serait affecté à la création d'ateliers sociaux, dans les branches les plus importantes de l'industrie nationale."

ter of history. The manufacturers throughout France became alarmed; to them it seemed one of the worst features in the new state of things. Many began to realize their capital at any sacrifice; numbers of work-people were thrown out of employment, and the pressure upon the resources of the government became heavier every day. The work done in the national workshops was not well done, and was much dearer than private establishments could furnish. Fortunately this state of things did not last for any considerable length of time. France has righted herself in this respect; the government no longer competes with the private manufacturer, and the principle of competition remains as it did before.

It is beyond the scope of this little book to enter into any lengthened examination of this or other like schemes; for the time, at any rate, they have ceased to occupy the attention of the working-classes of this country. My motive in adverting to them at all, was simply for the purpose of observing, that, as they have been once propounded, so will they, or similar ones, be again propounded, and an attempt made by violence to carry them into effect, unless the condition of the working-classes under the pre-

sent system be improved. Those theories would not, unreasonable as they are, be embraced so readily by those to whom they are addressed, unless they felt that their condition could not be made worse, and might, perchance, be improved by any change.

If it were essential to the system under which this country has been raised to the place it holds amongst the nations of the world, that there should be enmity between the workman on the one side and his employer on the other,\* that elevation would indeed have been too dearly purchased; and it would require no excess of wisdom to see even in our prosperity the seeds of certain and rapid decay. That such enmity has existed, and still does exist, is most true: it is also true that we as a country have prospered. But these are not cause and effect. Our prosperity has resulted from the conjoint skill, energy, and enterprise of our manufacturers and the working-classes, stimulated by the emulation which competition produces, and always of most efficacy where there has been friendly co-operation between the Employer and the Employed. The enmity between these, where it occurs, is a

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\* L'Organisation du Travail, ch. 4.



foul weed, destroying the productiveness of the country, which might otherwise be so great, as the details formerly given so amply bear witness to. But it may be plucked out; and must be, if we would see fair England continue to prosper.

But M. Louis Blanc is not singular in his notions. The belief that there is a natural antagonism (using a softer word than enmity) between the manufacturer, the representative of capital, and the working man, the representative of labour, is very widely entertained. The fallacy has arisen from the use of words which do not afford an accurate definition of the thing described, and applying them to the relationship which ought to exist between men, as if they were mere animals or machines.

Capital, properly so called, is that which produces an annual income without trenching in any way upon the principal. The bones, muscle, and strength of the labourer are as much capital as the investment which a manufacturer makes in a mill or in machinery. If used prudently, the one kept up by proper food, the other by the necessary repairs, each is capable of producing an annual income, and yet still remain in an efficient state.

On the other hand, the manufacturer, by the

skill with which he conducts his business, by the mental toil he has to go through, in order that he may carry it on successfully, is as much a labourer as any workman he employs. Instead, therefore, of labour and capital being opposed to each other, they are so mixed up together in every individual that it is vain to attempt to separate them: unless, indeed, those words are used in some peculiar sense; and then, as is the case with other questions which political economists treat of, that sense becomes frequently lost sight of, and a proposition which is true when the words of which it is made up are used in a restrictive sense, becomes false when a more general application is given to them.

In seeking therefore for the means to which the working man may reasonably look for attaining the object he proposes to himself to accomplish, I purposely abstain from discussing the rights of capital as in any way opposed to the rights of labor. To distinguish or draw a contrast between them is only in my opinion to perplex what is otherwise a plain question. I prefer treating the subject in a different manner.

What is the object of the manufacturer? He has invested large sums of money in a mill or

in machinery, and in the purchase of the raw material of a manufacture. Out of these he strives to realize a profit to be employed in the maintenance of himself and his family; in educating his children and in leaving a provision for them after his death: in other words to fulfil the various duties of life. In order to realize this profit he must avail himself of the services of others; the machinery will not work, the cloth will not be woven, unless there are human beings there to direct the wheels and superintend the manufacture. And when the process is complete he must find a market for his goods. That market cannot be forced, but if there be any unnecessary and arbitrary restrictions which stand in the way of its creation, he feels that he has a right to call upon the legislature to remove them. We have recently seen a remarkable instance of the exercise of that right, in the agitation against the Corn Laws, and their subsequent abolition.

I have already discussed what are the objects which a working man may fairly aim at. If he is willing, he has the means in his bodily strength or in his knowledge of a trade to attain them. Put him down on a waste, and with the strength and intellect which God has given him he will

soon cultivate enough to maintain himself and his family and have a surplus. If he employ that strength and intellect in the service of a manufacturer, he has a right to look to him to an extent not inconsistent with that employer's rights, for the wages which shall be sufficient to fulfil the duties of his life. If there is no work or insufficient work for him to do ; if there is no market for him to take his commodity to for sale, he like the manufacturer feels that there is bad legislation somewhere. But the workmen cannot do as the manufacturers did. They, for the most part, have neither the power nor the opportunity of placing before the law makers of the country what it is that prevents their commodity from being freely purchased. They have not as a body received education sufficient to form an accurate judgment upon the matter, or so as to be able to express to others their own convictions. They therefore either suffer in silence ; or overt acts of violence bear witness to what is passing in their minds.

Would that it were otherwise ! It is always a bad thing for a nation to have a large portion of its population in so neglected a state as to be unable to state what their wrongs are, and the means by which they might be remedied. It is

mischievous in two ways. It throws an increased burden and responsibility upon a class whose habits of life, being different from that of the body for whom they legislate, can only with great difficulty either understand their feelings or ascertain their wants; and it removes from those, who if they were educated would be best qualified to discharge it, a responsibility the very exercise of which is attendant with great good to man's moral nature.

Ireland is at this present moment a flagrant example of this evil. Had her agricultural population been less ignorant she never would have fallen as she has done. They would have checked vicious legislation, and have compelled their landlords to do their duty. But attendances at monster meetings and the commission of crimes of violence were the only means they had of making their grievances known; and agitation and crime instead of remedying the evil made it greater. Persons were unwilling to invest their money in a country where property and life were both insecure. The condition therefore of the labourers became worse and worse. A bad unwholesome potato was their only food; and at last that failed, and famine was over the length and breadth of the land. One Chris-

tian duty this country has never been slack in acknowledging, that of supplying physical wants, and between government grants and private subscriptions a sum of many millions sterling has been expended in the sustenance of the people. Yet even this is insufficient, the ruin is still spreading, for the mischief lies deeper, and grants of food and money cannot reach it. During a long period the moral wants of the people were disregarded, the livings of the Irish Church were for the most part filled by those who were unworthy of their sacred office, the landlords saved themselves trouble by consigning the management of their estates to agents, and the poor, uncared for by their pastors and their landlords, threw themselves at once into the hands of designing men who sought their own ends by deluding them. A form of Christianity which arose in times of gross ignorance, and can hardly be kept up in times of greater enlightenment, spread among the neglected people, found them in a state of semi-barbarism and kept them so; and now, as must always be the case, we are reaping the bitter fruits of foregone misdeeds. It is not when insurrection, famine and disease are abroad in the land that moral remedies can be found which

will act rapidly enough to meet the evil. We see the extent of it now and turn from it with sickening despair, for all who have studied the history of nations know that the decline towards barbarism is much easier than the ascent from it. The North American Indian is but the wretched descendant of a stock once far more powerful and civilized, but he now shows little or no inclination for the comforts and with them the restraints of civilized life, and the race is perishing from disease, want, the use of ardent spirits and feuds amongst themselves; the half peopled wilds of Africa and of Central and South America show how population diminishes as barbarism increases. We have not seen the process but every where tradition and monuments of former greatness and population attest the fact. The process is now passing before our eyes; former generations suffered the Irish peasant to be depressed in the scale of being, and the efforts the present is making to ameliorate his condition have hitherto been in vain.

Let us take warning by this example: let us while it is yet time prevent the English labourer from sinking into the same state by taking care that he has the means to satisfy the wants not only of his animal but his intellectual nature, or

our descendants may have to lament when it is too late the misdeeds of their fathers. It is but a narrow view indeed of our obligations as a Christian people to limit them to the prevention of starvation, to the keeping together of mere animal life ; our conscience as a nation ought to upbraid us for our omission long before matters come to this extremity. If employers have not the means of performing towards those employed by them the duties which society owes to each individual of its members, then must the legislature interfere, or sooner or later a society which continues to fail in the purpose for which it was constituted will become disorganized and fall away.

I believe however that employers may do much more than they have hitherto done towards aiding the workmen in attaining his rightful objects. I propose therefore to consider now what their duties and interest are in this respect and the manner in which they may best discharge them.



## II.

*How far can the Employer aid the Workman in the accomplishment of his object ?*

It needs but little argument to prove that it is the interest of every Master that the persons in his employment should be contented with their position, and feel a pride in every thing which contributes to the success of the establishment of which they form a part. It will be found I believe to be a fact, that in those large business firms throughout the country, in which the identity of interests between the Employer and the Employed is the most complete, so has their success been the greatest. The mere labourer for hire who has no interest in his work beyond the performance of a contract for which he is to obtain a certain amount of wages, will not be the same zealous workman, as the man who brings to his work a feeling of anxiety to perform it in a manner which will redound the most to the credit of the master who employs him. Where the number of workmen in a concern are great, the contrast becomes more manifest, between the performances of a body urged on by a spirit of emulation and good feel-

ing towards their employer, and those of a body in which no such spirit prevails.

I can give an instance. A few months ago Messrs. Ransome and May, of Ipswich, entered into a contract which it was far cheaper for them to execute in the North of England where they had undertaken to supply the articles ordered, than at Ipswich where their foundry is situated. The idea suggested itself to their minds that they might send a detachment of their work-people into the North under the leadership of one of the apprentices, a son of a partner in the firm. They were told that the plan was a dangerous one, that it would fail from lack of control over the men; but they had sufficient confidence in their work-people to make the attempt. The plan was accordingly carried into effect, and the result shewed that that confidence had not been misplaced. Not only was the contract performed to the full satisfaction of the purchasers, and the articles manufactured found to be quite equal to those usually sent out from the Ipswich foundry, but the men themselves shewed the greatest anxiety to maintain the character of their establishment in their general conduct. Their example produced the best possible effect upon those with whom they were brought in contact.

But not only is it the interest of the employer; it is his duty. Wherever a man has it within his power to sway for good or for ill a large body of men, he is responsible to God for the manner in which he exercises it. No society can be firmly knit together unless that feeling of responsibility pervades it. The parent for the education of the child; the minister for the government of the people; the clergyman for the moral advancement of his flock; the employer for the well-being of the employed, — all should be influenced by the same feeling, that they themselves are but servants of a higher Master and responsible to him for the use they make of the power with which He has entrusted them. This is a truth which has been often told; sometimes felt; seldom acted upon. Had it been the constant principle of action with us all, there would be fewer evils in the world to grieve over.

If it be recognized by an employer to be both his duty and his interest to watch over the well-being of those under his control, he will be anxious to do so in the most effectual manner. He will therefore be kind in his demeanour towards them, for kindness produces love for those who exhibit it towards us; he will be

reasonable in his requirements, for nothing tends more to alienate the respect and affections of others than to insist upon their doing what is felt to be unreasonable; he will be anxious for their bodily comfort, for unless the body is cared for, it cannot perform properly its allotted task; he will induce them to cultivate their intellectual and moral faculties, for man is not an animal to eat, drink, sleep, and then to perish, but a being with faculties which cultivation can improve, and with a soul which has everlasting life; he will strive that their children shall be well educated, for he will know that by that means a race of intelligent and Christian men may be reared up able to take their place in the world with happiness to themselves and advantage to others; he will be their counsellor and friend whom they trust, whose daily thought they know is for their welfare, and whom therefore they will consult when any thing may happen to perplex them, and whose advice when offered they will cheerfully attend to.

Is there any thing Utopian in this? Surely not. Wherever the relationship of master and servant exists, this spirit might govern it. I know instances, and I believe there are many in which it has been practically acted upon.

Some time since, in a large manufactory, the masters and work-people of which were upon these terms, it happened, that, owing to a long-continued dulness of trade in that particular manufacture, it became necessary, as a measure of prudence and safety, to lessen the supply. Two courses presented themselves; either to discharge some two or three hundred of the workmen, or to put all upon short time. The proprietors felt a difficulty as to which of these courses they should follow. They called together a number of their best hands. They stated to them the facts as they really were, and asked them their opinion as to which was the better step to take. The workmen took time to consider; and, the next morning, expressed their unanimous wish that all the workmen should be put upon three-quarter's time, (and, of course, three quarter's wages,) so long as the pressure might last. There was no complaint made; no suspicion engendered for a moment in their minds that they were unjustly treated; they saw that it was a matter of necessity, and they submitted to the privation; they were gratified by being called into council to deliberate upon what was best to be done for the interests of the concern; and in the conduct

they displayed towards their brother-workmen—those who would have been discharged, had a different decision been come to—they showed that the kindness which they themselves had received had borne good fruit in their own hearts, and induced them to submit to some privation on their part rather than that others should be exposed to greater suffering.

I now propose to consider how these principles may be carried into practice in the best and most effective manner; and, for the sake of clearness, I propose to divide this part of the subject into four chapters, and to treat of

1. The manufacturing operatives.
2. The agricultural labourers.
3. The assistants in shops.
4. Domestic servants.



## CHAPTER III.

### THE MANUFACTURING OPERATIVES.

**T**HESE consist of two great classes :—

1. Those who are employed at a place of business belonging to the Employer.
2. Those who are employed at their own homes, such as handloom-weavers, &c.

With respect to the former class, as we have seen in the sketch of Hollymount, it sometimes happens that the work-people belonging to a mill, or factory, form a community of themselves, gathered round the workshop and their master, as retainers round the castle and their lord in feudal times ; and who are more, therefore, under the eye of the employer, and more subject to his care and control, than can possibly be the case when the factory is situated in or near a large town, in which the work-people live. With respect to the latter class, they are far less subject to the superintendence of the em-

ployer than the former are ; and they have been more neglected in consequence. These distinctions should be kept in view throughout the suggestions I have to offer.

As we have seen, the wages which the working man receives is the fund to which he looks for the means of accomplishing his object in life. The amount of those wages is in a measure dependant upon certain laws, and cannot be increased at the mere will of the employer ; it is subject to certain influences over which he has no control, but still in some respects he has power over them. All manufactures are subjected to periods of depression ; times when scarcely any profit, sometimes a loss, is experienced by the manufacturer. If he is possessed of but small means, he is obliged at once either to put his hands upon short time or to discharge them. Before therefore a man takes upon himself the responsibility of a factory, he should satisfy himself whether he is possessed of capital sufficient to meet a season of temporary depression ; he has no right, it is unjust, to induce men to enter into a service which will probably be broken up as soon as the first hour of difficulty comes. It is a remark commonly made by those who have experience of the manufac-



turing districts that the largest capitalists make, generally speaking, the best employers. And this is felt to be the case by the work-people themselves. An unemployed power-loom weaver at Pilkington, told Dr. Taylor that he was out of employment because his master had been one of "the small uns," and he was of opinion that none but large capitalists should be permitted to open a factory, because no others could have a reserve fund from which employment might be continued when a season of distress and difficulty came.

Again, in times of prosperity when profits are high, and wages should therefore be raised, an employer ought never to wait for the demand of this act of justice. He should forestall the application. If he does so, and the workmen feel that they have a just employer to deal with, then if a period of depression comes, they will submit to a reduction of wages in like manner. If, on the contrary, they are obliged to extort the concession of a higher rate of wages from the employer, they will feel equally disposed to resist the reduction when it must of necessity be made. The jar which takes place in either case between the work-people and their employer shakes all confidence between them, and renders

the former suspicious of every act which may be intended for their benefit.

The wages should always be paid in money. From inquiries I have made, I believe the truck system as it was called, has almost entirely ceased. It has been stated however, that in some manufactories it is still practised. Wherever it does prevail it is in vain to expect any good feeling to subsist between the workman and his master. The description of the manner in which the law is evaded in this respect was thus given by a member of the House of Commons during the debate upon the corn laws in 1842. "On Saturday the people went into a room to receive their wages; they were paid at the time in money; but instead of returning by the door through which they entered, they had to pass into another room, in which sat a person who kept the books of the truck shop, and to whom the workmen had to pay every farthing that they had expended during the previous week in buying goods and clothing, and if it were proved that any one of the men had purchased one single farthing's worth of goods from any other shop than that which belonged to his master he was without one word of explanation discharged." That the manufacturers of this

country would at the present day look with shame upon any one of their body who would act towards their work-people in this fashion, I fully believe ; but it is not very long since that the practice was not an uncommon one, and I have mentioned it now, because it appears to me to be utterly destructive of the character of both parties.

In a well ordered factory, the owners of which are possessed of capital sufficient to work through successfully a period of mercantile dulness, the wages of the persons employed therein are sufficient, with care, and by being laid out in the best possible manner, to accomplish all the objects which, as we have seen, a workman may reasonably have in view. Of course, with respect to the most experienced and best educated class of workmen, they are generally in the receipt of wages which ensure them the comforts of life ; but all, with the exception, perhaps, of some of the hand-loom weavers, may earn sufficient to make them independent of any charitable aid. It should in the first place, therefore, be the care of the employer to instruct his workmen as to the manner in which they may make most of their wages. For this purpose he might summon them together at con-

venient seasons, and explain to them the means which are at hand, and which are open to them, to purchase great advantages by small investments, and which, singly, they would be unable to secure; and he might urge upon them the necessity of prudence and foresight whilst they were young, healthy, and active, so that when sickness or old age came, and they were no longer able to work, they might yet have the means of maintenance. I know no better words to express this in, than are to be found in the address of Mr. William Felkin, of Nottingham, who had himself been a workman, and who had experienced and surmounted the difficulties which beset the path of every young operative.

“If any one intends to improve his condition, he must earn all he can, spend as little as he can, and make what he does spend bring him and his family all the real enjoyment he can. The first saving which a working man makes out of his earnings, is the first step; and, because it is the first, the most important step towards true independence. Now independence is as practicable in the case of an industrious and economic, though originally poor workman, as in that of the tradesman or merchant, and is as great and estimable a blessing. The same

process must be attended to, i. e. the entire expenditure being kept below the clear income, all contingent claims being carefully considered and provided for, and the surplus held sacred to be employed for those purposes, and those only, which duty and conscience may point out as important or desirable. This requires a course of laborious exertion and strict economy, a little foresight, and possibly some privation. But this is only what is common to all desirable objects. And inasmuch as I know what it is to labour with the hands long hours, and for small wages, as well as any workman to whom I address myself, and to practise self-denial withal, I am emboldened to declare from experience, that the gain of independence—or rather self-dependence—for which I plead, is worth infinitely more than all the cost of its attainment: and, moreover, that to attain it in a greater or less degree, according to circumstances, is within the power of far the greater number of skilled workmen engaged in our manufactures.”

These are the words of experience, of truth, of hope. The workmen to whom these or similar expressions are addressed by a sincere and zealous employer, will acknowledge their wisdom. Point out to him the means by which he

may put these lessons into practice, and he will gladly do so. He may doubt at first; he may look with suspicion upon the motives of the employer, in thus telling him what his real interests are. "Confidence is a plant of slow growth" in the bosom of an English workman. But let not the employer be discouraged, if the benefits he proffers are not valued at first at their real price. Conscious of his right intentions, let him proceed, and he will find in time that his lessons are listened to, and that, if they are dictated by sound judgment and discretion, his plans are readily embraced and acted upon. In many of the manufactories, where at present the relationship between the employers and the employed is upon the most satisfactory footing, at the outset there were difficulties in the way. Whenever you are dealing with men who have been brought up under a different system from that which you are anxious to establish, and whose characters have been formed under the discipline which prevailed then, there is always this difficulty. It is only in early childhood that the truth meets with no prejudice to bar its entrance into the human mind. But still much may be done with adults as they are, and although the process is a longer and more diffi-

cult one, success will in the end crown your efforts. In one manufactory, where the masters were anxious to introduce a medical club amongst the work-people, there was almost flat rebellion amongst them when an attempt was made to carry it into effect. "Do give up the idea," said a friend; "do not force benefits upon such an ungrateful people." But they were not ungrateful; the opposition was founded on ignorance; and, since then, the plan has been carried out most thoroughly, and to the entire satisfaction of all the parties concerned. In another case, it was found difficult to disabuse the men of the idea that the funds of a Provident Society were for the support of the Queen, and for defraying parish expenses: in the same manufactory, when the schools for the children of the work-people were first thrown open, the parents thought that it was intended that some advantage was to accrue to the proprietors, and not to themselves; and it was not until the children of others than the workmen were received into the schools, that they sent their children in any considerable number. These are specimens of the difficulties which the employer will have to encounter; they are those which all who are pioneers in an untrodden path must expect to

meet with ; but they are all to be overcome by resolution and discretion, and, once overcome, they need never again arise.

The use of ardent spirits by the workmen should be discouraged by every means in the employer's power. A confirmed drunkard will not only be a bad workman, but will be a dangerous companion for others. It is not a difficult task to convince men that the continual use of spirituous liquors must be destructive of the powers both of the body and mind, and that experience has shown the long train of moral evils which follows an indulgence in drink. The amount of gin and whisky consumed in England alone, exceeds eight million gallons in each year, and it would not be too high an estimate to put the consumption amongst the working-class alone at six millions. This, at the rate of ten shillings a gallon, would give an amount of three millions sterling, expended uselessly by them every year. It is a curious and melancholy fact, that hitherto, in times of the greatest privation and distress, and when the working classes were called upon to use every exertion to meet the pressure upon them, the sale of ardent spirits has increased rather than diminished.



It is vain to expect a working man to have careful and provident habits, if his dwelling-place is wretched. No one can read the description of Hollymount, its neat houses, the mahogany furniture, the clock, and the small library of books, without associating in his mind, with the possession of these things, a careful, thrifty, and happy population; on the other hand, the dark, dirty, ill-ventilated lodging, at once suggests that not only the physical but the moral condition of its inmates is at a low ebb. No human being can be long exposed to adverse influences of this kind, without their producing a change in his character and habits of life. At first perhaps they are distasteful to him, and he resists them; but custom soon reconciles him to their existence: and, if he has not the power of raising them to his wishes, he sinks to their level. In some large towns, an attempt has been made, by the erection of "Model Lodging Houses," to give the means of a comfortable lodging at a small expense. The Society for the Improvement of the Condition of the Labouring Classes set the first example, and it has been followed in several of the large towns of England and Scotland,—in Bath, Brighton, Macclesfield, in Edinburgh and

Glasgow. A writer in the Quarterly Review gives the following account of the first which was opened, in George Street, Bloomsbury :—

“ The building consists of five stories, besides the kitchen floor ; the stair-cases are wide, well lighted, and of stone ; gas is supplied to all parts of the edifice, being put on and turned off at fixed hours, according to the season. One of the lower apartments is assigned to the lodgers, as a store-closet ; each person having a small provision safe to himself, fronted with a plate of pierced zinc, which he keeps under lock and key. The dormitories each contain no more than thirteen single beds, and each bed with a narrow pathway at its side is separated from the adjoining one by a high wooden partition, and approached by a private door, from a common passage down the centre. In this small compartment are a bed, a chair, and wooden box for clothes and other valuables ; and to this contracted, but comfortable recess, the tenant can withdraw himself, and enjoy an hour of retirement—a privilege as salutary to the poor as to the rich, but, alas ! rarely attainable in any walk of humble life. The advantage, we know, is most highly valued. On each floor are rooms with zinc basins, and a full supply of water for

personal cleanliness, and every other convenience; and below is a spacious laundry, where the inmates may wash their linen; tubs, hot water, and drying-closets are provided. The use of these comforts, including salt, soap, towels, and a small library, is charged at the rate of fourpence a-night for every night in the week." Of course, a lodging-house of this description is only adapted for single men: but at this moment a Model Lodging-house for Families is being built in the immediate neighbourhood of St. Giles's, and with respect to which the same success is anticipated which has attended the erection of the other houses. The introduction of both these descriptions of houses in large manufacturing towns, should be encouraged by masters generally. They return a fair interest for the sum invested in building them, and they would do much toward raising the condition of the poorer class of workmen.

The erection of Baths and Wash-houses for the Working Classes has also been found to be productive of good effect. For a workman on his return from a hard day's work, to find his room full of wet clothes hanging on lines to dry, is not a very comfortable sight for him

to witness ; and it is scarcely to be wondered, that instead of remaining there, he betakes himself to the public-house. So, if an artisan has been employed during the week at hard and not very clean work, it is necessary to his health that he should have the means afforded to him, at intervals, of a warm-bath. Accordingly, we find that both these establishments have been much resorted to by the labouring-class. From the Report which was furnished to the Subscribers to the Baths and Wash-houses for the North-West District of London, it appears that, during the year 1848, the male bathers had been 255,057 ; the female bathers, 26,158 ; washers, dryers, ironers, and manglers 106,814 ; and the number of articles of clothing washed, upwards of three millions and a half. The sum received from these persons, £2,315. 15s. 9d.

Amongst those workmen who are married, and whose wages are higher than are those of the class with respect to whom the last suggestions are chiefly applicable, Building Societies may be encouraged. I have the Prospectus of the "Reigate Provident Building Society" before me now, the principle of which might with

advantage be adopted ; and if the proprietors of a factory would take up shares at once, to a third or a fourth of the number, not only would the undertaking become immediately available, but there would be a guarantee to those subscribers who might leave the establishment, that the whole amount of their contribution would be returned. These societies, when well regulated, are attended with great advantages : they not only afford to the mechanic an opportunity of husbanding his savings, but give him the means of purchasing a house with but a very trifling advance upon the rent which he is paying to his landlord. The following is an illustration of the manner in which such a society works :—

“ A shareholder may take up one share, for which he pays 3s. entrance fee, and the subscription 10s. per month, and may continue paying for one share until he sees eligible property, and may then take up as many more shares as he requires. Thus, supposing a shareholder is living in a house for which he pays an annual rent of £20, subject to a ground rent of £4 per annum, or if he wishes to purchase a house that will let for a similar rent, the method is as follows :

# 68 THE MANUFACTURING OPERATIVES.

He holds one share on which	£.	s.	d.
he is entitled to receive, in			
the first year, . . . .	60	0	0

But the premises are valued at, say £210.

He must therefore take up two			
and a half shares more,			
which will yield him . . .	150	0	0

Making the price of the house	£210	0	0
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The monthly payments to this			
society for such an advance			
will be 10s. per share, . . .	1	15	0
Multiply by			12

Yearly payments, . . .	21	0	0
Add ground rent, . . .	4	0	0

25	0	0
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In return for this, he will receive the annual rent of £20; or if the house purchased be that in which he resides, he will save the

Carry forward, . . .	25	0	0
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	£.	s.	d.
Brought forward, .	25	0	0
payment to the landlord of £20 per year, which is the same thing, therefore de- duct . . . . .	20	0	0
	<hr/>		
Leaving a balance against him annually of . . . . .	£5	0	0
	<hr/> <hr/>		

So that, instead of paying £20 per annum to the landlord for rent, by paying this Association £25, a difference of only £5 more, the property in thirteen years becomes the borrower's own; showing that in thirteen years the house has been purchased for only £65 more than in the same time he would have paid for rent alone; or that he has purchased for £65 what has cost £210."

At Messrs. Ransome and May's establishment, the site of a Workman's Hall has been determined upon, and the money is now ready to build it. It will cost about £1000. There will be forty dormitories for single men and lads, which will be let at about 1s. 6d. a week, including attendance; there will be a large room

for evening resort—a workman's drawing-room, a library, and reading-rooms. The building will be fitted up with baths. There will be a resident matron and mistress ; a kitchen, and a cook. The privileges of the hall will be available to every workman upon the establishment, upon paying a subscription of one shilling a quarter ; and each member will thus not only have a cheerful room to spend his evenings in, but the opportunity of obtaining his early breakfast, his dinner, and his cup of tea, at a cheap rate. The benefits arising from an institution of this kind are manifest. The young unmarried men of the factory are those over whom the employer should watch with the tenderest interest. The first entrance into independent life,—the emancipation of the child from parental control,—is the most critical moment perhaps of a workman's career. He may become the able, experienced, respectable foreman ; or if he fall into idle, dissipated habits, will first render himself unfit for work, and sink eventually into beggary or crime. His situation, too, is full of danger. His wages are not sufficient to allow him to marry ; they are often more than sufficient to satisfy the most urgent wants of life. He lodges, perhaps, at the public-house ; at any



rate, he gets his meals there, and at other times the society which is to be met with in the tap-room attracts him thither. These evils are prevented by a Workman's Hall. There the young man will find some of the comforts of a home ; and he will no longer be forced into too early, and therefore an improvident, marriage, in order to escape from the discomfort attending a solitary existence.

The employer may induce the men to organize amongst themselves a medical club. That is to say, by means of a weekly subscription to ensure to themselves medical attendance and medicine, whenever they may be in want of one or the other. In one manufactory in which this payment is made compulsory on every workman who is employed at the works, the exclusive services of a highly efficient medical gentleman have been obtained, and there is a dispensary close to the works. In another manufactory the payment is voluntary, one penny a week for each single man, but which does not include attendance for accidents ; two pence a week for a man and wife, but which does not include confinements, and two pence half-penny a week for a man and his family ; and in that manufactory the club, although recently established,

numbers 124 members and works well. It is difficult to persuade the strong and active to provide against sickness which they have never yet suffered from, but after it has once come and the heavy expenses attending an illness have to be paid, the workman will see the utility of such a club. It is one of the most useful associations which an employer can introduce amongst his people. Where a large number of workmen are employed, and the payment is made compulsory, the medical man should be required to attend to them entirely: and smaller manufactories which are situated near together might collectively form such a club. But in addition to the medical assistance thus secured by the work-people to themselves and their families, in many manufactories the wives of the principals, of the managers of works, and of the clerks, might organize themselves into a body, and each take under her charge a certain number of the families of the workmen. If illness comes, the fact should be communicated to the lady who has the charge of that particular family, and she would then be enabled to render most effectual assistance to the treatment of the medical man. When this superintendence is given the workmen never forget it. The man of the

most rugged disposition whom no personal kindness would affect, feels and is moved by attention to his sick wife or dying child ; and these are the moments when an impression for good may be made in his heart which will endure for ever.

Having by means such as these attempted to better the present situation of the workman, the employer will next encourage him to lay by a provision for the future. There are many ways in which this may be done. Building Societies, to which I have already adverted, are well adapted to the higher class of workmen ; and the various kinds of friendly or benefit societies will embrace all classes. In many large manufactories there are societies of this kind, which consist entirely of the workmen employed there, the rules of which are not enrolled, and the employer himself, generally speaking, is the trustee or treasurer, the money being invested in his name in the savings' bank ; the other officers of the society and its committee being elected by the members. Their object for the most part is directed towards insuring against sickness. In one, the rules of which are before me and which has worked well, a weekly subscription of one shilling entitles the member to an allowance in sickness of fifteen shillings per week for three months, ten

shillings per week for the next three months, and five shillings per week for the remaining six months, if he shall so long require it; a payment of eightpence a week entitles a member to two-thirds of this allowance; and a payment of fourpence a week, to one-third. Before too a member is entitled to receive the allowance he must obtain a certificate from a steward of the society, and from a medical man in the following form:—"On investigating the case of A. B. it is my opinion that his indisposition does not arise from any act of his own imprudence, either from excess in drinking or bad company, and that he is not in a proper state to attend to his work." At the death of a member of the first class, a sum of £6 is paid towards his funeral; and a sum to a proportional amount at the death of a member of the second or third class of subscriptions.

A society such as this must of course be entirely under the control of the workmen who belong to it, and its members will consist of those who are in certain employment. But in most large manufactories there are a body of men whose employment is only of a temporary character, but who need relief in case of accident

or illness. To meet this want Messrs. Ransome and May founded three years since an "accident fund" to which every man in their employ subscribes weekly one penny, and every boy a half-penny. The first time either is paid wages he becomes a member and is entitled to relief in case of either accident or illness. The management is in the hands of a committee consisting of the foreman and a few workmen of each shop, the numbers of the latter bearing a due proportion to the whole number employed in each department. The chairman and secretary of the fund are appointed by the firm. Meetings are held every fortnight; and to these meetings cases of illness or accident are reported by the foreman of the department to which the invalid belongs, and the committee decides in each case the amount of relief to be afforded. A member of the firm in writing to me says "that this mode of dispensing relief although entirely dependent upon the judgment of the committee, has, with one exception, been so managed as to secure the gratitude of all the recipients."

But there is another class of friendly societies whose scope is wider than those I have mentioned, and whose members are not restricted

to workmen of a particular factory. The rules of some of these have been enrolled under the various Acts of Parliament, which from time to time have passed to form societies of this nature ; others are not enrolled. It has been estimated that there are at this moment no less than 34,200 of these societies, with subscribers to the number of upwards of four millions, the deposits exceeding six millions sterling. Indeed the progress which these societies have made shows that there is a willingness to save money or to insure against contingencies, if the means of doing so effectually are at hand ; but unfortunately it has happened that in some cases these societies have been formed upon wrong principles, and their contributors have seen the sums they have with difficulty saved altogether lost. Some too have suffered from the frauds committed by the parties who had control over the funds ; and no remedy either at law or equity is open by which their money can be recovered back should the society be unenrolled. An employer therefore may be of the utmost service to his workmen by putting them on their guard either against societies which are not enrolled, or against those whose tables are constructed and the management conducted upon a wrong

principle. \* Where any society of this kind has broken up and its members have lost their money, the evil is not confined to the then sufferers ; a still worse evil is the loss of confidence which such a catastrophe produces. How can a poor man be expected to save and pay a certain amount of money every week to secure himself against a contingency which will not happen probably until after an interval of years, or which may never happen, when he has no security that long before that time comes the society itself and with it his savings may not all have disappeared? A bill was brought into parliament during the present session by Mr. Sotherton the object of which was to bring all these societies under stricter control, by making their several tables of contributions and payments undergo the scrutiny of a practical actuary, and by requiring an annual statement of their income and expenditure to be prepared and sent to the Registrar. The provisions of this Bill

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\* In appendix A, will be found a statement of some of the leading features and Tables of the Hull General Provident Institution, which are as well constructed as those of any society of the kind in this country. All the rules and tables are published and may be procured at either Hull or Birmingham for one shilling.

have been referred to a select committee who it is to be hoped will come to a determination which will have the effect of making all these societies secure; so important is this step that it would be worth while to consider in the event of its being made incumbent on all societies to be enrolled, whether the government ought not to guarantee the contributors to them against loss. In the meanwhile, until something is done by the legislature, the employer should address himself to an examination of the friendly societies in his immediate neighbourhood, and he will thus be of service to his workpeople if they ask his advice.

Whilst I am on this subject, I should mention one description of benefit society, the popularity of which amongst the working classes and small tradesmen and others, is so great that at this moment it consists of 264,000 persons, paying contributions annually to the amount of £396,000. This is "The Independent Order of Odd Fellows," as they style themselves. Their object is not only to ensure their members against sickness and distress during life, and after death to pay the expenses of the funeral, and in some cases to form a widows' and orphans' fund; but by their government to promote amongst their members



a kindly, generous spirit towards each other, and good conversation and behaviour in their mutual intercourse. Thus they impose fines upon any member who may enter the lodge room in a state of intoxication, or who may strike, insult or quarrel with another member either within or out of the lodge, or upon any member who may sing an indecent song or give an indecent toast or sentiment, or may excite an angry feeling between other members, or may make a false charge against another member. So if any member be found guilty of felony or of fraud or is following a notoriously wicked life or is procuring his livelihood in an unlawful manner, he may be expelled. And there are other rules of a similar tendency. They are a corresponding society, which affords to them the means, by the issue of travelling cards, of allowing those members who are obliged to travel to another town for their support to be relieved by the lodge nearest to them if they are taken ill, or altogether to transfer themselves from the lodge of which they were originally members to another lodge. Trades' Unions however are not countenanced by the order, and a member therefore who has lost his employ through a strike for wages is not entitled to a

travelling card. They are entirely a self-governing society, and not only for the most part have they answered the end proposed and so as to satisfy their members, but their example throughout the country has been of good effect. To use their own words: — “ The lodge is always considered as sacred ground, and no sooner do those, who in any other place might meet together as enemies, enter into its precincts, than their bad feelings seem to vanish as if by magic, and in their stead the desire to promote the well being and happiness of all reigns predominant. There are mingling together men of all nations, all creeds and every grade of politics, and all behaving in a respectful and friendly manner towards each other. The prejudices which are engendered by being born in a different land, the sectarian feeling which is apt to prevail amongst religious enthusiasts, and the heart-burnings of violent political partisans are all for a time obliterated and forgotten by those who meet together in the temples of Odd Fellowship. There must then be some great and good moral principle amongst us by the aid of which we can accomplish all this; there must be some powerful and virtuous influence connected with the order, which neither the slanders

of the malicious, the arguments of the prejudiced, or the sneers of the ignorant can prevent from having a vast and beneficial effect upon the destinies of mankind."

There is a great and good moral principle amongst you. You have in your laws practically recognized the leading truths of the religion you profess. Christianity with its pure and holy teaching has been, perhaps unconsciously to yourselves, the main stay of your success. But its influence must not be restricted to your place of meeting; your society will fail in producing the effect you aim at, unless that influence extends beyond place or time. At all seasons and in all the affairs of life it must be your guide. As when assembled together you have experienced how admirably adapted are the principles of your religion to the well-being of a society of men, so will you find the same result to follow in your own individual persons; for as the same physical law of gravitation regulates the fall of a meteoric stone or of a feather, so in the smallest things of life the moral law of the Creator must be as much obeyed as in the greatest. A man who is restrained from practising drunkenness or indecency, whilst he is in, or because he is in the lodge of his society,

is not obeying the moral law ; he has done next to nothing towards freeing himself from the slavery of his appetites. I say then to the Odd Fellows of England, attribute the success of your " order " to its true source, its foundation on the principles of Christianity ; carry beyond the precincts of your lodge the spirit which has dictated the formation of your laws ; let it animate you in all the affairs of life,—and when this shall have been done—and not till then—you will be entitled to say that you have exerted a " beneficial effect upon the destinies of mankind." \*

The above are examples of the manner in which the physical comforts of the workmen may be increased by the master's care ; but

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\* The societies of Odd Fellows are not enrolled. Indeed they are illegal, inasmuch as they have secret signs and are corresponding societies. The law therefore affords no protection to their members, in case of mal-administration by the officers of any particular lodge, or in other cases. This is a serious drawback upon their efficiency. But the attention of the House of Commons was called to this subject early in the present session ; and as the whole subject of friendly societies has been referred to a select Committee, it is to be hoped that their labours will be directed towards bringing the Order of Odd Fellows within the scope of the " Friendly Societies' Acts," without in any way impairing their present usefulness.

whilst these are not neglected, he will, if a wise and good man, induce them to cultivate their intellectual nature. He will encourage them to form societies amongst themselves, in which, after their day's work is over, they may have the means open to them of improving their minds by lectures, by discussing questions of interest amongst themselves, and by the use of a lending library. I have before me the rules of such a society, which the employer tells me has been found to be "invaluable."

The subscription of each workman is one penny per week; the president of the society is the employer, the vice-presidents and committee are elected by shew of hands by the members; there are also a treasurer and librarian. In the year 1837, the society was first established; its library then consisted of 335 volumes; it has now 1720 volumes, and the number of members has increased from eighty-two to 327; lectures upon interesting and instructive subjects have been delivered by different members from time to time; and it is now proposed to have monthly meetings for the discussion of given subjects of importance which, in the opinion of the committee, "would have a highly beneficial tendency in not only causing the development of

mental resources, which might otherwise be concealed even from the possessor and be lost to society, but in promoting and perpetuating that social and friendly feeling which is the almost certain result of frequent intercourse and interchange of sentiment." This society owes its foundation to the masters of the concern; they called the workmen together, explained to them how such a society would promote their comfort; sketched a plan by which it might be framed, and then left the construction and future management of it to the workmen themselves; and although the masters have always manifested a lively interest in the objects of the society, and been anxious to promote its success in every possible way; they have been scrupulously careful to avoid interfering in its management, so that the workmen might feel that the society was peculiarly their own. And so they do; and the society has prospered, and by its establishment and success another bond has been formed to unite the masters and men together. As it is well observed in the last report of the society, "the notion that 'learning is dangerous to the people' is now almost universally exploded, and the scriptural axiom 'for the soul to be without knowledge is not good' is as

widely established." The only question now is as to the best mode of promoting that knowledge amongst the working classes, and surely the great object of all wisdom, the attainment of truth, is far more likely to be obtained by societies such as these in the promotion of which the employer has had a part, and in which good books are read, and a discussion occasionally takes place upon some of the great questions which interest mankind ; than for the work-people themselves, with the feelings of men who believe that as a class their interests have been neglected, to separate themselves from their employers and to contract a habit of thought, which, whenever men of a particular set associate exclusively together, is always narrow, contracted, one sided, and therefore untrue.

What more gratifying sight can present itself to the eye of an employer than to see, in his factory, the son working by the side of the father ; sometimes even son, father, grandfather, all in his employment ? Where such is the case, he has the best assurance that the work will be well performed, the best security that he and his interests will be really cared for. For if he have been a kind and just master to the grandfather and father, the boy will not be ignorant of it.

He will go to his labour with cheerfulness, listen to advice with readiness, because he will have known, by their experience, the nature and disposition of the employer whom he serves. But for the boy to become a good workman he must be intelligent; to be intelligent he must be educated. There should be schools therefore for the children of the workmen, infant schools, day schools, Sunday schools. The infant school is always popular; at the early age of the little children who attend there, the struggle between self-interest on the part of the parents and their duty to their children has not arisen. With them the teacher has fair play, and even to seven years of age, the time when a child leaves the infant school, much may be done if he is taught in a reasonable manner; not made a mere reading, writing, spelling and catechism machine, but a thinking creature. At seven years of age the child should be removed to the day school. If the manufactory is situated in a large town, there is no reason why the school should be confined to the children of the workmen of the particular factory. It is better that it should not be so; and in no instance should the education be gratuitous. There is no duty in life



more incumbent upon a workman than to spare out of his earnings sufficient to educate his child, and none the fulfilment of which affords a higher gratification. It is wrong, therefore, however well-intentioned, for the employer to do more than start the school in the first instance, and furnish it with apparatus and its general fitting up. A sufficient sum should be required from each parent who sends his child there, to make the school self-paying, if attended by any considerable number; and this sum would be cheerfully paid by every workman if the school were really well conducted. Experience has shewn that although the parent grudges the smallest weekly payment for such instruction as has been too commonly given in our schools for the poor, yet that, as soon as the standard of teaching is raised, the money is at once forthcoming and most cheerfully paid. This experiment has already been tried under most unfavourable circumstances, and yet the success has been very great. To Mr. Dawes, the rector of King's Somborne, the honour is due of having set the example of what may be done in this way. In the "Minutes of the Committee of Council on Education for 1847-8" will be found a Report

of the Government Inspector of the schools of that parish. It is so valuable that I will extract a portion.\*

“ King’s Somborne is a parish of 7500 acres. Its population is 1125, of whom 160 belong to the hamlet of Up-Somborne, about two miles and a half from the school; another 160 live scattered in various parts more or less remote from it, and the remaining 800 live in the village in which the school is situated, distant three miles from Stockbridge. The occupation of the people is wholly agricultural, the growing of corn and feeding of sheep. The farms are large, many of them uniting what used to be two, three, or even four farms, and five or six farmers occupying the whole parish. The wages of a labourer varies from six shillings to nine shillings a week, and the rent for a cottage from £2 10s. to £5 a year. There are no means of employing women and children, otherwise than on the farms. There is no squire or other person resident in the place above the condition of the farmer, except the rector.

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\* Published as a small pamphlet by Groombridge and Sons, Paternoster Row.

The National Schools consist of

A boy's school of 92 taught by a master and  
assistant master.

A girl's . . . 93 taught by a mistress.

An infant's . . . 34 taught by a mistress.

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Making a total of 219 children.

There are besides two dame schools in the parish, containing, together, forty-nine children. Of the children who attend the National School there are fifty-three belonging to other parishes, leaving a total of 215 of the children of the parish, or more than one-sixth of its population, under education. Of the fifty-three children who come from other parishes, twenty-six are the sons of labourers and twenty-seven of the class above the labourer; of the latter, seventeen reside in lodgings in the village, that they may attend the school, bringing with them from home, on the Monday morning, a portion of their provisions for the week. The rest walk a distance of from two to four miles daily to the school. *The school is wholly self-supporting.* The children buy their own books, and their fees pay the salaries of the teachers. No child is admitted to the school free of charge. No

arrears of the school fee are allowed. The following is the scale of payments. For the labourers' children 2*d.* per week for one and 1*d.* for every additional child in the same family. For the children of all those above the mere labourer and whose parents are living in the parish, six shillings, and for those of a similar class out of the parish, ten shillings per quarter.

“ The school opened in October, 1842, with thirty-eight children, of whom eleven paid by the quarter. The following table exhibits its subsequent progress.

Years from the Commencement of the School.			Whole Number of Children.	Number of Children paying by the Quarter.		Sum received for Fees.			Sum received for Books.		
				From Som-borne.	From other Parishes.						
1st	} Michaelmas	1843	106	24	1	£	s.	d.	£	s.	d.
						56	17	3	7	5	5
2nd		1844	110	24	3	68	11	7	8	0	6
3rd		1845	140	24	10	84	6	1	11	5	3
4th		1846	158	22	14	93	5	5	15	8	0
5th		1847	219	23	26	145	6	6	24	8	1

“ The teachers at my first visit to the school in May, 1847, were a master, a second master, a mistress and four paid monitors, two in each

school. At my second visit the monitors had been replaced by six apprenticed pupil teachers. The master and mistress have jointly a salary of £75 with a house and garden. The second master, a youth of eighteen educated in the school has £30 a year. To these salaries are now added the government allowances for teaching the apprentices. In the year which intervened between my first and second visits, a village school, heretofore taught by a dame, had been incorporated with the national schools as an infant school, and one of the apprenticed teachers was constantly employed in it."

This short extract from the report is sufficient to establish the fact that such a school may after a few years from its foundation be made self-paying. For the results of the system pursued in the King's Somborne Schools,—the personal cleanliness of the children, their intelligence, the correct emphasis with which they read, their good spelling and skill in the expression of written thoughts, their knowledge of English grammar, geography and English History, and for other details I must refer the reader to the account of King's Somborne School in the Minutes of the Committee of Council on Education, above referred to, and to Mr. Dawes's little books upon

the subject of a self-paying system of National Education.\* Nor is such a school adapted solely to an agricultural parish; on the contrary, there would be less difficulty in carrying it on successfully in a town. "The difficulty of establishing a school on anything like a self-paying system, has always appeared to me," says Mr. Dawes, "to be much greater in an agricultural parish than in a town where the population is not extended over so large a surface, and where the number of tradesmen, &c. and of those who are able to pay such sums as six shillings, and ten shillings per Quarter and even larger sums is much greater. I have no doubt whatever in my own mind, that in every town of a thousand people, there are all the necessary elements of a self-paying system."

The great object which Mr. Dawes has had in view has been to abolish the system of mechanical learning which has prevailed for so long in our national schools, and to substitute in its stead a system which should rouse and excite the minds of the children to thought. One of the earliest exercises a child is put to

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\* Published by Groombridge and Sons, Paternoster Row.

after he has learnt to form words legibly upon a slate is "to write down the names of all his brothers and sisters, of all the things in the house where he lives, of all the birds or trees or plants that he knows, and the like. Another stage in his instruction associates qualities with things. He is told perhaps to write down the names of all the white or black things that he knows, of all the ugly and handsome things, or the tall or short ones, or iron or wooden ones. And then when the child can write sentences on the uses of things familiar to his observation—he writes of things used for the food of man or animals, or used in building a cottage, or as implements of agriculture. Lastly, he is made to exhaust his knowledge of such things by being told to write down all he knows about them: all he knows, for instance, about sheep or cows or horses, wheat, iron, or copper of the village of King's Somborne, or the neighbouring downs and hills, of the farms and buildings in the parish, in the parish roads, of the river Teste which runs through it, of the neighbouring town of Stockbridge, of the island of Great Britain, of the earth, or of the sun, moon and stars." As the children advance, the philosophy of the natural phenomena they are daily seeing is ex-

plained to them; even their very games and amusements are made to yield pleasant instruction to their minds. Thus they are told in a common sense sort of a way that the air has weight, and how this pressure of the atmosphere helped them to pump up water; enabled them to amuse themselves with squirts and pop-guns; to suck up water as they call it through a straw; why the kettle top jumped up when the water was boiling on the fire; why a glass sometimes breaks when hot water is poured into it, explaining the reason of the unequal expansion of the two surfaces. "These and similar things" Mr. Dawes adds, "I found so excessively amusing to them, and at the same time so instructive, that I have scarcely missed a week explaining some principle of this nature and in questioning them on what had been done before." The love of knowledge being thus instilled into the minds of the children, when they read they naturally strive to understand what they read, for they perceive that the use of reading is to give them at other times and by other means what their teachers may have taught them. In writing they are aware that they have the power of telling others who are at a distance, what is passing in their own minds, they learn therefore



to express themselves clearly, to spell well, and to write legibly; and the object being before their eyes, the mechanical part is mastered more readily and more cheerfully than is the case when the child is unaware of what all the labour is for. So it is with their lessons in history, geography and arithmetic, the children see how the knowledge of them directly bears upon the subjects which have been made interesting to their minds.

In the girls' school also, that to all appearance most mechanical of employments, needlework, is made conducive to the exercise of their mental powers. They are not only taught to sew, but to cut out work by means of paper patterns for themselves. "There is no reason" adds Mr. Moseley, the inspector of schools, "why this system should not be pursued in all schools. The exercises of the girls in arithmetic might even be associated with this useful object. It is, for instance, a good question in the rule of three knowing what the length of the sleeve of a dress is for a person of a given height, to determine what that for a similar dress for a person of another height should be; or, knowing how many yards of cloth would be required to make the dress in the first case, to de-

termine how many would make it in the other. There can be no reason why the girls should not know that this last proportion is as the square of the height in the one case to the square of the height in the other; that, for instance, the cloth in a dress for a person four feet high is to that in a similar dress for a person five feet high as 16 to 25." The same system which has been found to work well with respect to boys is equally necessary with respect to the girls. Many of them are compelled to labour in the fields or in the factory; upon them in a great measure depends the comfort of the poor man's home; they will be the mothers of the succeeding generation, and if they have had themselves experience of the value and real object of education they will bring up their children well, and be the most effectual aid the schoolmaster can have.

There is one peculiarity in the King's Somborne schools which distinguishes it from many of the national schools. The bible is not used as a text book. On a Friday the lessons for the following Sunday together with the psalms of the day are read and explained to them, and the exercise given to the children to write on a Friday night for the Monday morning is generally a scriptural one: this interests the parents as well

as the children. The first class of boys and girls go to Mr. Dawes for an hour on alternate Sunday evenings for scriptural reading and instruction, and his experience of the result of this system assures him that their knowledge of scripture and the interest they take in it are much increased by the knowledge they have of their own language, and of other subjects through the medium of secular books. In their written exercises, the children of the lower classes write out in their own words the substance of any simple portion of the gospel narrative, or of a parable or a miracle. In the upper classes they attempt to draw from such passages of scripture the instruction they are intended to convey, or they develope with a practical application some scripture character. Mr. Moseley upon examining the children in exercises of this kind was able to record a very favourable impression of the result.

Not only in the mere teaching are the children treated as reasonable beings, but the same system prevails in the government of the school; the children are trusted; they are never suspected of telling a lie, and they in their turn trust and love their teachers. All is in perfect harmony. The master anxious to teach, the

children happy and eager to learn, and the parents ready and willing to pay for the benefit they see their children are deriving from the school. "You cannot think" said the mother of some of these children to Mr. Dawes, "how pleasantly we spend our evenings now, compared with what we used to do; the girls reading and getting their lessons while I am sewing, and their father working with them, and he is so disappointed, Sir, if the evening task is above him so that he cannot help in it."

I have dwelt at this length upon the plan of Mr. Dawes, because it appears to me to have solved the problem whether or not the labouring or working man is willing and able to pay for the education of his children, if the character of the instruction given is such that he can see the progress of the improvement his children are making with his own eyes, and to have established that the efforts of the employer to be availing should be directed towards raising the standard of instruction given in the school, rather than to support it in its inefficient state by means of an annual contribution to its funds. If the school after the first three or four years of its existence does not support itself out of the payments made by the boys and girls who are re-

ceiving their education there, he may rely upon it that there is some fault in the method of conducting it.

Of course the most essential matter is to secure the services of an efficient master and mistress. Unless that is done the school will be sure to fail. The master of the King's Somborne schools was trained to tuition at the Training School at Battersea; and any manufacturer who is desirous of establishing a school and of having a fitting master to conduct it, may upon certain terms obtain a master from that establishment or send any young man there to be instructed whom he thinks adapted for the office of a teacher. There are also the National Society's Training Institution at St. Mark's College, Chelsea; the Training Institution of the Diocesan Board of Education at Chester; and others at Salisbury and York; and now in consequence of the examinations which are made, and the certificates of ability which are awarded to schoolmasters under the minutes of the Committee of Council on Education, the difficulty of obtaining a good master is much diminished from what it once was. There is greater difficulty in obtaining a good mistress for the girls' school; but there are training schools for mis-

tresses also, and it is to be hoped that no great length of time will elapse before this difficulty will likewise be much diminished.

The schools should be constantly visited. The authority of the master with the children and with their parents will be much increased where this is the practice ; it will give pleasure also to the children to see that their anxiety to get on is a gratification to the employer and his family ; and if a good character gained in the school were to avail the child when he enters the factory, a beneficial stimulus to exertion would be offered to him. Such visiting ought not however to be the visiting of the mere patron. There is no reason why the employer or some member of his family should not lecture to the children occasionally, explaining to them the " science of common things " as is done in King's Somborne schools ; or why, as the school advances, he should not fit up for the use of the upper classes a laboratory or workshop where the children might be taught by experiment the philosophy of the business in which they would be afterwards employed. If these things were done, there would no longer be any anxiety on the part of the parents to remove the children prematurely from the school, for they

would see that it was to their interest that they should remain there. In thus watching over his schools I would once more urge the employer to guard both master and pupils from falling into any merely mechanical learning. From the first entrance of the child into the infant school until he enters into the factory or any other trade, the care of the teacher should be to awaken his intelligence; where that is done the hunger of the faculties of the mind for food will be as certain and as natural as that of the stomach, and the mind in the one case be as much nourished as the body is in the other. Mechanical learning on the other hand is but of little use. Of what value is reading if the child cannot explain the meaning of the words his mouth articulates? Of what value is writing if he cannot make his pen express what is passing in his mind? Of what value History when it is confined to knowing the name of a king or of a battle? Of what value is religious teaching which is restricted to reading in this way the scriptures or in learning the catechism and the collects by heart? Such learning is like so much undigested food; it affords no nourishment.\* But from the very first, en-

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\* In a school in which the children were compelled

courage the little child to think and to tell you what he thinks; let him see in reading and in writing the means by which he may increase the knowledge which has been made pleasant to him, and the power of imparting it to others or of remembering it for his own use hereafter; he will then master the use of these tools to further knowledge with as much ease and pleasure to himself as he now learns to cut out a boat, or to make a pop-gun. And if from his early childhood, he has learnt that the progressive steps he has taken in knowledge are not objectless, but that they will be of use in securing to himself in some measure the comforts and happiness of life; his mind will be the better able to receive and hold fast to the truths of Christianity, for he will be able to perceive their object too. Instead of being a dull formulary repeated by him at times as a parrot talks, his religion will be the practical guide of his life, and he will learn to know that

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to learn the church catechism by heart, a friend of mine asked the teacher whether the children understood what they were doing? "Oh!" was the answer, "if we waited until that was the case, they would never learn it." The reports made by the inspectors of schools, mention many similar instances of the parrot-like teaching which has hitherto prevailed.



as in the infant school his mind first expanded, so until death comes the world is one great school in which with the example and teaching of our Saviour before him a man may by prayer and labour fit himself for a spiritual existence after death.

Experience has shewn that hitherto manufacturers have had two difficulties in the way of making their schools efficient,—persuading their work-people to send their children there, and preventing them from removing the children at too early an age. As I have already observed, if the school is made efficient, the former evil will soon disappear ; the latter will also be mitigated. In most manufactories, however, the presence of a number of boys is necessary to the carrying on of the works ; and, where this is the case, a plan of employing the boys for three days in each week at the business, and allowing them in the alternate days to attend the school, has been adopted with success.

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I have now gone through the practical suggestions I had to offer to the manufacturer ; all have had the advantage of a trial in different manufactories, and all have been found to answer. They might be multiplied ; for, as the

circumstances attending each case vary, so must also the means by which the employer seeks to carry out the object he has in view. But, if the spirit be there, enough has been stated to render it easy for an employer to give it a substance and a form applicable to his own manufactory. Let him look at the schools, and at the factory, and the children and the men there; and if he then remember that they have not been called into existence for the mere purpose of increasing his wealth, but for other and higher objects; that he is responsible in some measure for their happiness here, and will have to render an account of his stewardship over them unto God hereafter;—if these thoughts are present to his mind, his judgment will readily bring forth into practice, in the most effectual manner, that which his heart has already conceived.



## CHAPTER IV.

### THE AGRICULTURAL LABOURERS.

**T**HE wages which the Agricultural Labourer receives are so much less, generally, than those paid to the workmen employed in our manufactories, that the first consideration must be, whether it is possible for the labourer to give himself food and clothing, and to provide against sickness and old age out of his weekly earnings. Amongst the questions which were sent to the various parishes in 1834 by the Commissioners appointed to inquire into the administration and practical operation of the Poor Laws, it was asked,—What in the whole might an average labourer, obtaining an average amount of employment, both in day-work and piece-work, expect to earn in the year, including harvest-work, and the value of all his other advantages and means of living, except parish relief? And what in the whole might a labourer's wife, and four children,

aged fourteen, eleven, eight, and five respectively (the eldest a boy), expect to earn in the year, obtaining, as in the former case, an average amount of employment?

£ s. d.

The answers to these queries from

856 parishes, gave, for the annual earnings of the man, an average of . . . . .

27 17 10

And the answers from 668 parishes,

gave, as the annual earnings of the wife and children, an average of

13 19 10

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£41 17 8

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To the further question, which was also addressed to each parish, Could such a family subsist on the aggregate sum which the father, mother, and children earn in your parish? out of 899 parishes, 71 answered, No; 125 answered, that such a family could barely subsist upon those earnings; and the rest, that they could subsist upon them.

This result would be dispiriting enough to any one who was anxious to bring about a better state of things, did not a narrower investigation show, that if the duties of the farmers and land-

owners of this country were better understood, and acted upon, a far more encouraging state of things would be speedily produced. With greater opportunities of providing for the welfare of his men than the manufacturer generally has, the farmer in reality does less. In too many instances, he looks upon the labourers as machines to be employed so long as he wants them, and they are able to do the work; and who, when there is no necessity to employ them, or when sickness comes, are to be thrust into the Union House.

How is this? Is not the labouring man a being of the same nature as ourselves? Has he not the same bodily appetites and passions, the same reasoning faculties, and a soul? Has he not the same right to the full development of that nature? And if the circumstances which surround him are adverse to that development, ought we not, as Christian men, to aid him to overcome them? Surely our duty tells us, that we ought to do so; and our worldly interests speak in similar language. Have you ever tried to find out what was passing in the mind of an English labourer? Speak to one who has been uncared for by his master—who has been long out of work—whose small stock of household

goods having been disposed of, he himself has been forced into the work-house, his home broken up, his wife and himself separated, and without the hope of being ever again able to have a home ;—speak to such a man, and you will find that these things have left their mark upon him. Trace his after-career. He has become one of the “indifferent characters” of the village ; suspected, and with truth probably, of being a poacher ; if fowls have been missed from a farm-yard, he is one of those upon whom suspicion falls : at last he is discovered in some offence against the law ; he is tried, found guilty, and sent to prison ; the education which had begun in the Union, is perfected in the gaol, and his course of crime continues, until he is removed from this country.\* Is it strange that this should be the result ? Is it not rather the natural consequence of the treatment to which that

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\* At the last Easter Sessions for Buckinghamshire, a man who had been found guilty of sheep-stealing, upon being asked what he had to say why the judgment of the Court should not be passed upon him, stated that his reason for committing the crime was that he could get no work, and that he was tired of going back continually to the Union. He was sentenced to twelve months’ imprisonment. What can such a man do, after his sentence has expired, but steal again ?

poor man has been subjected? In the eye of God, the crime to which he has been driven is to be answered for by those who could have prevented his fall, and yet did not do so, rather than by him.

On the other hand, talk to one who is in the service of a kind and considerate master, whose pleasure it is to be mindful of the interests of those whom he employs; who will try to find work for them to do rather than they should be turned adrift; who has a kind word always for them, and assistance ready if sickness overtakes them or their families; and you will learn that the English labourer is not ungrateful, or unwilling to repay, as best he can, the benefits and kindnesses he may have received.

The first difficulty which is in the way of improving the condition of the labourer, lies in the fact that the farmers, as a class, are but little educated; they cannot see therefore clearly in what their duty and their interests consist. There are many indeed amongst them who cultivate their land well and are ready to avail themselves of any improvement which is brought before their notice, and these will generally be found to be the best masters; but they form, unfortunately, the exceptions to the rule. It is

not within the scope of this little work to speculate upon the causes which have prevented the farmers from keeping pace with the general advance of intelligence in this country; but it is satisfactory to think that they are not so behind hand as they were. Agricultural schools and colleges have been established for the education of those intended to be farmers, and doubtless a higher order of men will be produced, who, instead of the traditionary knowledge and prejudice they have been used to gather from their fathers, will have learnt to carry out into practice the researches and experiments which have been made in the science of Agriculture, and who, by the elevation of mind they will have gained, will see that the lesson they have learnt with respect to themselves is equally applicable to the labourer whom they employ, and that it is both their duty and their interest to raise his condition even as their own has been raised.

But the relationship which exists between a farmer and his labourer is a portion only of a still wider relationship. The landlord has a common interest with them. Indeed, in a country parish, there are sometimes four classes of persons whose exertions should be applied towards making the labourer happier and better than he



is. They are the clergyman, the owners of the land, the gentry who may reside there, and the farmers. The best security that a parish will be well governed and the state of the labourer improved, lies, in the first instance, in there being a perfect understanding between all these. In some parishes there are only the clergyman and the farmers; and here again every clergyman has had experience of the amount of good which has followed from his exertions when the farmers have afforded their cheerful co-operation, and what a serious drawback upon those exertions it has been when that co-operation has been denied him. Let me assume that all these parties are ready to co-operate, in what direction should they turn their efforts?

In the first place, they should prevent every man who is able and willing to work from being driven into the workhouse. Let them not strive to shelter themselves from this responsibility, by thinking that it is impracticable. They must not think so or say so, until they have satisfied their consciences that they have done all they can to prevent this scandal. If they have done so and failed, the legislature must interfere, for the New Poor Law and its "workhouse test" was meant to apply to the idle and the dissolute,

who would not work, and not to the industrious labourer and man of good character. It is most cruel and unjust to force the latter, under the pressure of starvation, into the Union.

The farmer should feel it to be his duty to keep his labourers in employment throughout the year. If he be upon such terms with his landlord, either by having liberal covenants in his lease or otherwise, that he is secure of reaping the benefit of all the improvements upon his land, this, by the joint co-operation of the landlord and the farmer, may be effected. Mr. James Chambers, who holds about 6000 acres of land in Norfolk, stated to the Select Committee of the House of Commons upon the Game Laws, that all the able-bodied labourers in his parish were employed; that he had made it a point, as far as he possibly could, to employ the old people even; and he added, "many men in other parishes would be thrown upon the parish, but having so great a portion of the parish, it is my interest to pay them for work done upon the farm." One would think that what is true with respect to one farmer who holds nearly all the land in his parish is equally true when the land is divided into ten or twelve holdings: if each farmer in that case employed as many people as he could,

the poor's rate he would have to pay would be a great deal less than the amount he is liable to, when each farmer pursues a different policy, employs as few labourers as he can, and forces those who have no work to do into the Union House. Those amongst the farmers who cannot look upon the subject in any other view, should remember, that the amount in each year levied for the relief of the poor, is upwards of five millions sterling; and then let them ask themselves whether they are not suffering in money's worth for not employing upon their farms as much labour as they might.

But the landlord should aid the farmer in this object. I know two properties at this moment which bear testimony to the value of that aid when it is given, and to the evil consequences which ensue from the landlord standing aloof. On the one, where the landlord is resident and the agent acts under his personal control, the farms are low-rented, the farmers have laid out large sums of money upon the land, have kept their labourers in steady employ, and have themselves saved fortunes; on the other, the estate is under the hands of a London agent, the landlord takes no personal interest in it, the farms are high-rented, the land badly cultivated, only a

small amount of labour employed upon it, and the tenants of many of the farms have failed one after the other.

In those parishes, however, in which continuous employment cannot be found for all the labourers belonging to it, allotments of small pieces of ground for spade culture, and at a low rent, will be found to answer. The produce of a quarter of an acre thus let out will go a great way towards supporting a labourer's family ; and the wife and children can aid in its cultivation. The eagerness with which these allotments are sought after in a parish in which they have been established for any time, shews how much they are prized by the labourer. The allotments should be distributed throughout the different parts of the village, so that each portion may be as near as possible to the cottage of the labourer who rents it.

I have already insisted upon the necessity of a decent dwelling place for the factory operative. It is equally essential in the case of the agricultural labourer. Some of their cottages are in a wretched state, and the accommodation so bad that all comfort is banished and all feeling of decency destroyed by a whole family, father and mother and grown up children of both

sexes, having but one common sleeping apartment. With a view of remedying this evil, the Society for the Improvement of the Condition of the Labouring Classes have prepared plans and specifications for several kinds of agricultural cottages ; and it is gratifying to learn from their report, that since the month of June last they have received no fewer than 184 applications for copies of these, the greater part of which applications have been made by gentlemen who avowed their intention of immediately beginning to raise, in their respective neighbourhoods, better dwellings for the agricultural poor than those which have been so common in our villages. This is a duty which the landlords are bound to fulfil ; and, unless they do fulfil it, it will be vain for them to ask the farmers to do their part. The Duke of Bedford has set an example which, it is to be hoped, will be followed by the other great landowners of England ; he has recently erected a number of excellent cottages at Ampthill, and is about to extend the same system of improvement over the whole of his large property.

In many parishes there are clubs or societies in operation, such as a coal club, a children's clothing club, &c. the principle of which is to

induce the labourer to subscribe a certain sum, which, with the addition of a larger sum raised by subscription from the richer parishioners, will be sufficient to secure to him, at a more moderate cost than he would be otherwise put to, these necessities of life. Wherever they have been established they have been productive of great good. At present the labourer is very ignorant, and he does not know how to set about procuring these things at a cheap rate. Those who are better informed and richer, therefore, ought to step forward and assist him out of his difficulty. And when this is done, the labourer, becoming more hopeful, raises himself from the state of apathy into which the despair of becoming anything better had thrown him; and those who have instituted societies such as these, have been astonished sometimes at seeing the large sum they have been able to collect out of the pockets of the very poor.

A Provident Society should be established. The management of these societies is oftentimes conducted upon a wrong principle. Sometimes it is composed entirely of persons who are ignorant of the manner of conducting it efficiently. Its rules are not enrolled; its tables are badly constructed; and if it flourishes for a few years,

it then often breaks up and its unfortunate contributors have not only lost their past savings, but have lost all hope of investing in safety for the future. I know of one instance of such a society, the members of which divided the surplus funds at the end of the year and then began again. I know another instance in which the rules of the Society have been duly enrolled, the tables most carefully framed, the funds of the Society completely secure, and yet from the management being entirely in the hands of the gentry of the neighbourhood, the number of new members have decreased every year, until there is imminent danger of the Society being broken up. It has however done this good. The former society has borrowed many of its rules and tables, and many of the objects of such a society are now usefully carried out. It appears to me that the Provident Society which would be most effective in an agricultural district, would be one consisting entirely of benefit members, but which should include within its body not only the poor man but persons of all classes, the tradesmen, farmers and gentry of the place. Its officers should be selected out of each of these classes. Those who are not in such a condition of life as

to require the benefits of the society might forbear them when they accrue, and thus confer an advantage on their poorer neighbours ; or should they perceive at any time that a member has suddenly ceased to contribute his weekly payment, they might inquire into the circumstances, and should it be in consequence of his being out of work or from any other misfortune, there could be no more useful exercise of charity than in making that payment for him. The very combination of men of different classes assembling together for a common object would be productive of great good ; it would give rise to a better understanding between them upon other and equally important matters. Nothing tends so much to the putting away of prejudice and uncharitableness, than for men of different classes, different opinions and different shades of religious belief, to unite in the furtherance of a good and useful end. A Provident Society such as this has in it all the elements of success. Its funds would be secure for its trustees would be persons who might be safely trusted ; its members would be numerous, for whilst the class for whose benefit it would be chiefly instituted would have the satisfaction of taking a part in its management, it would afford to those



who might be anxious to contribute in the best way they could to the well-being of their poorer neighbours an efficacious means of doing so; it would be well managed, for amongst the directing body would be found men of clear heads and business like habits, and who would administer its funds fairly and without favor. All districts have not the means at hand to constitute such a society; but many have; and in all are to be found the clergyman and the farmers who might aid the labourers in establishing it, or who might unite with other parishes for the purpose of carrying it on upon a larger scale than they would otherwise be able to accomplish.

If once founded and afterwards conducted in the spirit I have suggested, the amount of Poor's Rate in a parish would be soon found to be considerably reduced; for such a society not only induces the married labourer to be economical and careful, but it serves as a stimulus to industry and providence on the part of the unmarried man. Even now, little educated as the young agricultural labourers are, and unable therefore to discern distinctly their true interest, I think that if they were made aware that by the payment of eighteen or nineteen pounds they could certainly insure to themselves eight shillings a week during

sickness full pay, and four shillings a week half pay; a weekly allowance of four shillings after the age of sixty-five, and the sum of eight pounds to be paid to their representatives at their death; they would be induced to defer their marriage until they had been enabled to save sufficient to secure to themselves these advantages. A young woman too who was in service might easily out of a few years' wages put together a similar sum, so as to secure to herself the same advantages; and if two young persons who had been able to be thus provident, did then marry, they would have guarded themselves against some of the difficulties which might otherwise beset them; they would have each learnt the possibility and the advantage of saving habits, and from the increased hope which the accomplishment of any of our plans gives us, they would, in all probability, pursue a similar course throughout the remainder of their lives.\*

For such a society, however, to be of use, the

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\* In Appendix B will be found some of the Tables of a Friendly Society which have been framed for an Agricultural district, and which have had the advantage not only of being certified under the "Friendly Societies' Acts," but of being settled by one of the first scientific men of the day.

funds must be perfectly secure ; a poor man does not like to trust his money unless he is quite sure that it will attain for him the object he has in view, and if once deceived, he will not trust again. Besides, it is most wicked to take from him his hardly-earned savings, and then deny him what he is entitled to. Until there is some legislative enactment which will have the effect of making all these societies safe, all that can be done in a district is to form one with good rules and tables, and get them enrolled and certified in the usual way ; and if that is not possible, then to guard the poor against subscribing to societies which are not enrolled, and against which therefore there is no remedy in case of fraud or mismanagement, and induce them to put their money into the Savings' Bank.

There is another mode in which the better off in a parish may help the poor. Many who are disposed to do so to the best of their ability are frightened at the prospect of undertaking more than they are able to perform, and in that fear do nothing, contenting themselves with handing over to the various charities in the parish a certain sum, or making the clergyman of the parish their almoner. This is not sufficient.

There is no branch of a clergyman's duties in which he requires more assistance than in visiting the poor, and relieving, comforting, and instructing them when in difficulty. The best plan, where there is a body of persons well disposed to do their duty, as I have assumed there will be, is to map out the parish into districts, and for each person to take the charge of a certain number of families. Wherever this has been done, it has proved successful. Moderate means have been found to go much farther towards relieving distress ; the man of bad character has been reclaimed by those who have addressed to him perhaps the first words of kindness he has ever heard ; and if the relief has been given by way of loan, or upon the representation that any of the family are ill, it may be done in the full security of not being cheated or deceived in the matter. It has many times happened to a friend of mine who bestows her charity often in this manner, to have given a weekly sum or allowance of food in times of sickness in a family, or where the husband has been unable to obtain work, upon the understanding that as soon as the reason ceased, she should be told of it, that the relief might cease also, and she has never had reason to repent of

the confidence she had put in the integrity of the labouring man. Charity thus given accomplishes a double end :—whilst it relieves distress, it raises the moral condition of those upon whom it is bestowed.

In an agricultural parish, with which I am acquainted, and in which this plan is partially carried out, there fell to the lot of a friend of mine, a family, the head of which was a man who had been a poacher, and who is now looked upon with no very kindly eyes by the farmers in the neighbourhood. He has work occasionally from them, for he is a powerful man, and can do a good day's work, and he rents a quarter of an acre of land as an allotment, so that he is able to get on pretty well, unless illness comes. It happened, however, that his wife was confined, and my friend aided the family; his son died, and she comforted the parents. Some time afterwards, when out of employment, he applied to one of the Guardians of the Poor to have one of his family of four surviving children taken into the Union House, but he met with a harsh refusal both from that individual and the board, and on that occasion became so violent that some of the farmers were intimidated, and others insisted on striking off his name from the

list of persons to be benefited by a gift of clothing subscribed for by the inhabitants. As my friend was a subscriber, and had recommended this person as a fit object of the charity, she was informed of this resolution, and the cause. She begged to have the gift sent to her, and promised to speak to the man on the subject. She found him much exasperated; he had been "spoken to like a dog;" he would "never forgive that man." "But have you never sinned?" "Yes, many a time." "But do you not then hope God may forgive you?" The man felt the application. "I don't say but what if he were to meet me and say that we had both been in the wrong, and 'don't let us think any thing more about it;' I don't say but what then I would hold out my hand to him and say, I was sorry for what I had said: but he never will." "Is his being in the wrong any cause why you should lose your best friend, your God?" "I have tried my best to maintain my family, worked hard, and never owed any man any thing when I had a farthing to pay it with. I had never done *him* any wrong, and did not deserve to be treated so." "Did Jesus Christ *deserve* to be scourged?" "No." "But the servant is not greater than his master,

is he?" "No, a bit less, I'm thinking," was his answer; and then he added—"Well, what is it you would have me do?" She told him; and M— promised never to act again as he had done,—and he has kept his word. M— is now a man of some fifty years of age; his character and disposition hardened by the circumstances of his life; but if so much good can be effected by kindness towards such a man, how much more efficacious would it prove, if shown towards those who have been used less roughly. This, too, is a work which the farmer's wife and the squire's lady and their daughters ought to engage in; it is not beyond their physical strength, and it is a duty, therefore, the accomplishment of which is as much to be demanded at their hands as from men.

The amusements of the labourer should be considered. Instead of advancing in this respect, we have gone back. There are no longer the sports and pastimes in England that there once were. The quentin is a game known by tradition only now; the May-pole is not so frequent as it once was; the annual ploughing-match, in some counties the game of cricket, and the skittle-ground, are all the amusements the labourer enjoys. Now to fit himself for

work, a man stands in need of some relaxation; some change of occupation; and unless he have that, he will become worn out prematurely, and when he does labour will not do so to the best advantage. If innocent amusement is not at hand, he will probably be inclined to vicious amusement; if the cheerful out-door sports he once had are not encouraged, he will find in the skittle-ground at the public-house, or at pitch-and-toss, the excitement he craves for. The day of the ploughing-match might be made with very little exertion, a day of greater joyousness than it is; the Provident Society of the district might organize a band out of its members; each village might have its cricket-club; a little ground might be spared upon every farm, where the labourers might enjoy their game of skittles, a good game enough of itself, apart from association with the public-house or the beer-shop; and where upon a summer's evening, after the day's work was over, the farmer and his sons might take part in a friendly game of quoits with the labourers in their employ. A lending library might be formed in every district at a very trifling expense, for the loan of books adapted to the comprehension of those labouring men who could read, and which would make



their long winter evenings pass pleasantly and profitably away. The hearts of these men would be drawn nearer to their employers, were such things done.

Much therefore may be accomplished for the grown-up labourer as he is. If he is industrious and willing to work, he may be kept out of the work-house; he may have a more comfortable dwelling-place to abide in than he now has; he may be enabled to procure the necessaries of life at a cheaper rate than when he is unassisted; he may be led into more provident habits, and be induced not to contract marriage until he has saved sufficient to provide against sickness and old age; if want overtake him, he may be relieved, and his feeling of self-respect be at the same time increased, and his moral condition otherwise raised; his amusements may be multiplied, and all be turned into a right direction. And those who will do those things with a view of raising the labourer from his present abject state, will most assuredly reap the benefit of their good actions; they will not only see a happy and contented population around them, in itself a most blessed thing, but they will find their contribution to the County-rate and to the Poor-rate diminished; for both crime and pau-

perism would no longer exist to the same fearful amount that they do now.

But much more may be done with the generation which is to come, than with those who have grown up under the present system. The great difficulty which stands in the way of those who wish to raise the condition of the labourer, lies in his ignorance. The village school, therefore, should be at once put into an efficient state, and an effort made to give the boys who attend there a better education than they are at present furnished with. I have already given an account of the King's Somborne School ;\* of the principle upon which instruction is given there, that of awakening the intelligence of the children, instead of teaching them merely mechanical knowledge ; of the eagerness of the children to go to school ; and of the equal anxiety on the part of their parents to send them, and to keep them there as long as possible. The result of a school so conducted has not only been to turn out clever workmen, and intelligent domestic servants, but to work out a reformation in the whole parish. To quote from Mr. Moseley's Report :—" The average annual amount of the

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\* Ante, p. 88.

parish rate for the seven years terminating with 1835, was £1600, on a population of 1025. The population has now increased to 1125, and the rates are reduced to £1000. From a state which gave to it an unenviable notoriety, as the opprobrium of the country round, it has emerged into a village remarkable for the orderly deportment of its inhabitants, their regular attendance at the parish church, the neatness of their abodes, the cleanliness of their children, the punctuality with which they send them to school, and the sacrifices they make that they may do so."

Every clergyman in an agricultural parish might do, and ought to do, what Mr. Dawes has done. The farmers, too, ought to aid the clergyman in his efforts to conduct the school upon this plan. Unfortunately, however, he must be prepared to meet in some cases with their opposition, rather than their support. Although a farmer is not ashamed to send his children to the National School, if the standard of teaching is high, and where he can get, therefore, a better and much cheaper education for his children than he could obtain elsewhere, yet he grudges the labourer's child the same benefit. "I have never known," says Mr. Dawes, "a single in-

stance of a farmer encouraging the labourer to send his children for a longer period to school, however trifling the work for which he wanted them. I have known instances of a parent wishing to continue a child, but his employer preventing him by requiring his services, when so young, that it would have been far more creditable to have employed an older boy. Conscience never steps in and says (or if it does they do not listen), 'Now I should be doing a very kind act, and only what is my Christian duty to this poor boy, if I were to delay employing him for six months, and send him to school, or enable his father to do so, by giving him an additional shilling a-week, or even to allow his parents to continue him as long as he is able.' " This is the remains of an old prejudice. If, despite their opposition, the clergyman persevere, the farmers will acknowledge their error, when they have had experience of the kind of labourers which the school produces. If they cannot understand, after it has been explained to them, that it is their duty and their interest that the labourer should be better educated than he is at present, experience will probably convince them of their truth, and the decreased poor-rate will be a touch-stone, the

accuracy of which they will not question. In time, therefore, these prejudices will disappear ; and I believe, too, that the association of the sons of the farmer, the tradesman, and the agricultural labourer, in the same class, will, when those children have become men, bring about a far better spirit amongst these classes than at present exists.\*

Attached to the school where it is practicable, or at a little distance off, there should be about a couple of acres of land for the use of the boys. Half of it might be under spade-culture ; the

\* In May 1847, the first class of boys at King's Somborne School, was composed as follows :

1	14	years of age,	the son of a journeyman carpenter
2	14	"	" gardener in service,
3	15	"	" labourer,
4	12	"	" beershop-keeper,
5	11	"	" farmer,
6	9	"	" relieving officer,
7	16	"	" labourer,
8	12	"	" dairyman,
9	13	"	" bailiff,
10	14	"	" labourer,
11	12	"	" labourer,
12	12	"	" labourer,
13	12	"	" labourer,
14	14	"	" village shopkeeper,
15	12	"	" labourer.

boys taught how to cultivate it in the best manner, and the sale of the produce contribute, if necessary, to the expenses of the school, or be applied as rewards to the children who have done best: the other acre should be used for the purpose of teaching the boys how to plant hedges, drain, set out hop-gardens, and the many other matters with which both a farmer and a labourer ought to be acquainted. If the minds of the children have been properly trained, and they have felt a pleasure in listening to the explanation of the familiar phenomena of every-day life, they will have equal pleasure in listening to, and will as readily comprehend the leading truths in agricultural science. They will then understand why it is that under-draining is beneficial to the land, and why it is that certain manures are adapted to some lands, which would produce an ill effect if applied to others; and when these and other similar truths have become known to the labourer, his occupation will be one of pleasure to him; he will no longer be the mere machine doing the work which he has been ordered to do, but the intelligent workman, viewing the results of every fresh experiment made upon the earth with a similar interest to that with which a Faraday pursues

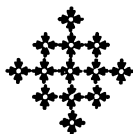
his investigations in electricity, or an Adams works out the existence of a new planet.

It would be highly desirable to establish in each parish a lodging-house for the young unmarried labourer. Were a building somewhat similar to that of the Workman's Hall, which I described in the last chapter, established, the young labourer would not be forced into contracting an improvident marriage, as is now too often the case. In such a house he might have some of the comforts of a home ; the education which he had begun to receive in the school might be continued in the winter evenings ; the books of the lending library might be kept there ; and lectures occasionally be given on interesting subjects. In most parishes, at present, such an institution would probably fail, from the difficulty of keeping anything like order amongst its inmates, — besides, they would hardly be in a condition to appreciate its advantages, — but let the school be in full vigour, and the young men who had been educated there would at once perceive its real value ; a good character obtained at the school might be made the condition of membership to this parish club, and there would then be no risk of its failure from lack of proper discipline.

Thus might the condition of the agricultural labourer be improved. What has hitherto been done in that way, bears more the aspect of almsgiving than of any attempt to raise him from his present state, and to afford him the means of developing his higher nature. He has been generally looked upon as belonging to the pauper class ; as a burden therefore which, like the repair of the highways or any other local tax, is to be borne but grumbled at. Where so little has been tried to be done, I have found it difficult to make suggestions ; those which I have offered are what seem to me to be the most practicable and best adapted to the object I have in view. If the great body of the clergy would follow the example set them by Mr. Dawes, and seek to work out a moral reformation in their respective parishes, as he has done in his, the value of these and other plans might speedily be tested ; and although the clergy might fail in bringing about a feeling of unity amongst all their parishioners, and find the prejudices of the farmers and of others were too strong to be overcome, and although they might encounter opposition where they had hoped for support — still, if they would keep their object steadily in view



and persevere in its attainment, success, in a measure more or less, would await their efforts ; and, at any rate, they would have the satisfaction of feeling that they had sown the seed which would yield, in after years, a plenteous harvest to their successors.





## CHAPTER V.

### OF THOSE EMPLOYED IN SHOPS, &c.

**T**HE principles which I have insisted upon in the preceding chapters have been in some measure brought forward and practically acted upon in the case of the large body of young men who are employed in the shops of our great towns. Apprenticed or brought into the place of business whilst they were still very young, with their school education only half completed, many of them have been anxious for the opportunity of improving themselves, if they could, in the higher pursuits of knowledge. But the shops were kept open until so late an hour that it became difficult to find time to gratify this most natural wish on their parts; added to which, there were but few facilities at hand to aid them in making the attempt. Feeling this to be an evil, they sought a remedy for it: they endeavoured to induce their employers to lessen the number of hours of

business by closing the shops earlier. A committee was appointed; public meetings were held; the hardships of the condition in which these young men were placed was felt; after some few months the remedy was acknowledged to be just both by the employers and by the public; and now any one who passes through the streets of London, or any other large town, will see that the shops are closed far earlier than used to be the case. There was a little prejudice to be overcome at first; some employers thought it hard that a system different from that under which they had been brought up when young should now prevail; some of the public too thought that they would be prejudiced by having only ten or twelve hours during the day to make their purchases in, instead of fourteen perhaps which they used to have: but all this was to be expected. The proposers of any change, however beneficial it may be, will always find individuals of this class to oppose them; the great body of both the employers and the public however were convinced that it was only right and just that the young men who served them both should have a greater opportunity for relaxation and study than they had heretofore had, and their demand was therefore acquiesced in.

Happily the bugbear of the rights of capital as opposed to those of labour was not here to frighten employers into a refusal of the aid which those who were in their employ sought at their hands ; and the consequence was that this happy change was accomplished without any ill will being excited : the employers have benefited instead of having suffered from it ; the public are satisfied ; and the salaries of the employed have not been diminished.

The first step then has been gained. The young men of our shops have time upon their hands to devote to the purposes of study and of intellectual recreation ; the care of the employer should now be that they profit by this opportunity. He should facilitate therefore the carrying out of any judicious plan which has this object in view. A large establishment in which there are some eighty or a hundred young persons engaged should be made by the employer to bear as much as possible the aspect of a home. All his assistants are under his personal control and many of them are of an age at which, if they were not with him, they would be still under the protection of the domestic roof : to these the employer stands in the place of a parent, and his responsibility is of the same na-

ture. With the same anxiety he should take care that they are fortified, so far as he can make them so, against the temptations which abound in a great city and he cannot do so more effectually than by leading them to the cultivation of their minds, and affording them all the means in his power of doing so to the best advantage. A room or rooms should therefore be fitted up for them to pass their evenings in ; a good library should be established ; lectures delivered at intervals upon instructive subjects, and the formation of classes for the study of languages, drawing and music encouraged amongst them. These and similar plans have been adopted in some of the large mercer's shops in London and Liverpool and elsewhere, with perfect success.

In one establishment in Liverpool, which consists of 120 young men and women, there is a library of 1500 volumes ; London and provincial newspapers of all kinds and the leading reviews are taken in ; and lectures have been delivered weekly upon the following subjects :—the right Improvement of Time ; Vocal Music ; Geography ; History ; the Mohammedan Religion ; the British Constitution. The proprietors have spared no expense in fitting up the room ap-

propriated to the library, both as to its appearance and comfort, and it is kept up by donations from the firm and by subscriptions from all the assistants in their employ. It is made compulsory upon every assistant in the establishment to become a member; the subscription being an entrance fee of half-a-crown, and another half-crown every quarter paid in advance. The library is under the management of a president, two vice-presidents, secretary, assistant secretary, two auditors, a librarian and two sub-librarians, who are chosen by the members by ballot every year; and they and five other members who are also elected in like manner, manage all the details. The proprietors are the treasurers of its funds. The comforts of the young men are promoted also in other ways; and a proper discipline is enforced. Thus the street door is closed at eleven o'clock at night; and any one who, without excuse, stays out beyond that time, is, upon the repetition of his default, discharged from the establishment.

But, in many places of business, the number of persons employed are not sufficiently large to enable the proprietors to organise plans of the nature I have described within their own houses; and the expense of taking private lessons is so

great as to be beyond the means of an assistant, who would otherwise be most anxious to learn. This has led to the formation, in the town of Ipswich, of a "Young Men's" Association. Its objects are to afford to the young men of that town "increased facilities for the attainment of intellectual improvement, and for the promotion of social intercourse, healthful recreation, and innocent amusement;" and the means by which it seeks to carry out these objects are to form elementary classes in Writing, Arithmetic, Grammar and Geography, as well as more advanced ones in History, Composition and Elocution, Natural History, Chemistry, Modelling and Drawing, under the management of competent masters; to have pleasant monthly meetings of its members; and to cultivate Music, both vocal and instrumental, amongst themselves. A subscription of half-a-crown a year entitles a person to be a member, and enables him to attend the monthly meetings, the elementary classes, the essay and discussion classes, and such others as the Committee may, from time to time, be enabled to arrange. For admission to other classes which may involve expensive arrangements, an additional subscription is required: but, in all cases, the

amount is made as small as the funds of the Association will admit. The hours of meeting are so arranged as to interfere as little as possible with business regulations; the meetings do not commence until after eight in the evening, and finish at ten. I am informed by the Chairman of the Committee that this Society is now in successful operation; it numbers between four and five hundred members; and there are sixteen classes in full work, conducted to the satisfaction of both teachers and learners.\*

And here again the employers will find that their duty and their interests point in the same direction. The nature of their business is such that they are compelled to place great reliance upon the intelligence and probity of their assistants. Shew to me an ill-governed establishment where the welfare of the subordinates is not studied by the principal, and the probability is that peculation of some kind or another is going on, or at any rate, that there is not much zeal displayed on behalf of the employer's interests. He thinks, perhaps, that he is pursuing a prosperous trade, there are plenty of customers

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\* There will be found in Appendix C. a copy of the rules of this Association.



to his shop, he ought to be making money ; but when he comes to turn over stock, he finds that his profits are not what they should have been. He suspects that he is robbed, but cannot charge any one in particular,—for in many shops it is quite impossible to check the payments which are made at the counter,—and he not only continues to lose his money, but is made miserable by being compelled to trust those whom experience has shown are not entitled to confidence. Nor does the evil stop here ; it is scarcely fair upon any young man to cause him to enter such an establishment, for it affords a temptation to wrong doing on his part, and he may be contaminated by the example which is set before him. If the employer had the means of discovering how the money of which he had been robbed was expended, he would find it almost invariably to have been spent in dissipation and debauchery. Of this fact our criminal trials furnish many examples. In such a case a man of good feeling would ask himself, “ Have I done my duty towards this young person ? He has become a victim to the temptations of vice, and to obtain the means of indulging in the gratification of animal passion, he has defrauded me. Have I, by my example, tried to shew him

what his moral duties were ; have I pointed out to him that it is his intellect which is his distinguishing attribute, and that in the cultivation of that intellect he would find the highest and the purest good ; and have I afforded him the opportunity and seconded his inclination to do so ?" If he cannot answer these questions satisfactorily to himself, his conscience will upbraid him bitterly for having contributed to that young man's fall.

On the other hand, enquire into the present working of an establishment such as that I have described as existing at Liverpool ; a well managed household, and every inducement held out to the assistants to occupy their leisure profitably to themselves, and you will find that in the conduct of it dishonesty is unknown, and that just in proportion as the young men who are there advance in intelligence and virtue, so do they become the more mindful of the interests committed to their charge.



## CHAPTER VI.

### DOMESTIC SERVANTS.

“**W**HAT a plague servants are,” is a common cry. Few masters and mistresses consider how much of the evil is to be laid to their own account. Scarcely any of them believe that an intelligent mind is any advantage in a servant. It is thought good that a man should be honest and sober, but that he should have habits and tastes above the low public house or the gross pleasures which degrade him is thought to be very unnecessary. Indeed it but too often happens that when a servant attempts to improve his mind and raise himself to a higher grade of mental culture he is either laughed at for his pains or exposed to a still harsher kind of disapprobation, and the consequence is a separation of interests; the kitchen and drawing room are like hostile camps,—the one endeavouring to obtain plunder; the other to guard against it. This is not a wholesome state of things,

and as a particular class is never demoralised without some peculiar and wide spreading evil attached to that class, let us inquire into what are the peculiar evils to which domestic servants are exposed.

The first, perhaps the greatest, and certainly that to which it is most difficult to find a remedy, lies in the very nature of the employment. Man is a creature of two worlds; the wants of his animal nature are made to stimulate intellectual exertion, and his virtue and his happiness lie in the free choice of intellectual and spiritual good in preference to gross animal pleasures. Now our domestic servants are taken chiefly from amongst the children of our agricultural labourers; they have known in their childhood hardship of every kind; an abundance of food, sufficient clothing and a good fire have seemed to them to be the chief objects in life: in other words the wants of the animal nature have been but too severely felt and the culture of the intellectual too much neglected to allow them to rise above a very low grade of mental life. Transport all at once one of these children of poverty to the house of a gentleman of fortune, where he finds every thing to supply and even pamper his animal nature, and what wonder is it that

he should abandon himself to the enjoyments of sense! He has not to consider how his daily bread is to be procured; he has no hard labour to do to win it; he has no higher tastes to cultivate,—in such a state of things it is scarcely possible that youth, strength and idleness living to the full should not find the senses too strong for the scarcely developed reasoning faculties, and that the man should become vicious he scarcely knows why or how.

If men servants have these evils to contend against, these and other not less formidable ones surround the female servant. Her childhood probably has been like that of the man, one of privation; like him she is suddenly placed in a situation where she has the means of gratifying to the full the cravings of her appetite; and whilst the body is thus indulged, her intellectual faculties have been left to slumber even more than the boy's. A friend of mine visiting a Union Workhouse and remarking on the inefficient teaching which was given to the girls both in writing and arithmetic, was told by the mistress of the school "Why Ma'am the gentlemen (meaning the Board of Guardians) say it is good enough for girls." And yet a girl of the lower classes has to encounter difficulties and

dangers at every step of her entrance into life, so great that even the better taught sometimes fall. Do not the streets of the metropolis and other great towns at night bear testimony to the fatal working of this maxim that any or no instruction is good enough for girls? Why then does not some one strike at the root of the evil and say that no instruction is good enough for girls which does not place them in a situation to meet the arts of the seducer and shrink from the allurements of vice. We enact laws for the protection of females; why do we not see that there is no protection equal to that of a firm mind, imbued with a sense of its spiritual dignity and a proportionate abhorrence of vice! I have in a previous chapter insisted on the necessity of an improvement in the dwellings of the poor if we would preserve a feeling of decency amongst their children; I have enlarged too upon the nature of the education which should be given in our parochial schools: unless both these be attended to, the state of the domestic servant can hardly be much ameliorated, for the efforts of the best intentioned master or mistress would be neutralized by minds already hardened by ignorance and vice or corrupted in

spite of warnings by the evil society of their own class into which they necessarily fall.

But female servants have usually to go through an ordeal previous to entering into a gentleman's service of which few of their after employers have any conception. The agricultural labourer cannot afford to keep his girls at home idle. Whilst still very young his daughter is probably sent to work in the fields, or to make hay, to glean, to tie and pick hops. There perhaps amongst a set of ill-taught boys and young men the first lessons of depravity are learned, and I have known well-disposed labourers say that they would rather work harder and lose the earnings of their girls than suffer them to go where they are sure to find corruption. But at thirteen or fourteen years of age the daughter of the labourer is sent to service at a neighbouring farmer's; and there amongst the grown up sons of her master and the farm labourers she again runs a fearful risk of contamination.

As an example of what may be done towards checking this evil, I cannot do better than relate what the conduct was of a truly christian clergyman with regard to the young persons of his parish. A Sunday School was carried on,

by himself for the boys, and by the female members of his family for the girls ; and in this school that sort of instruction was given which would fit the children for the active business of life. The Church Catechism was not taught for it was beyond their comprehension, nor was the bible used as a lesson book ; but the great principles of the Christian faith were inculcated and made the motives of life, and as the young people grew up they were exercised by reading a portion of the Scripture at home and giving an account of it on the Sunday at the school. The children thus taught were conscientious and intelligent. Mrs. —, being aware of the dangers to which young girls of this class are exposed, whenever any one of her scholars was going to service gave her a sketch of what temptations to evil she would probably have to encounter, and the best mode of avoiding them. The girls too who were put out by the parish were visited and looked after, and if they made any complaint the matter was represented in the Vestry, and if on inquiry the complaint turned out to be well founded the poor girl was removed from her service. In a short time the parish girls of W— were sought by persons



from all the places round, who found in them a decency of conduct which was wanting elsewhere, and the young women thus cared for grew up reputable members of society, fulfilling their humble duties conscientiously and bringing up their children after them to do the same. One day, long after Mrs. — had been disabled by age and sickness from fulfilling these active duties, she was told that a person wished to see her, and a respectable looking woman who had a young girl with her was admitted. The woman had been a Sunday scholar and had brought her little daughter to see the lady to whom she had owed so much. After introducing herself she said to the girl; "Look at the lady my dear, you will never see her again, but remember her face well, she was my and your best friend for she taught me first all that I have tried to teach you." Amongst the boy sunday scholars there was no less gratitude. A soldier one day asked to see Mr. — and upon seeing him asked if he had forgotten Ned —? "I have gone through the service with credit, Sir; have never been punished and never I hope disgraced your teaching." Mr. — looked at the marks upon his arm; he was a sergeant; "You have risen,

Ned, I see," said he; "Yes, Sir," was the reply, "I should have been ashamed to show myself to you without this sign of my good conduct."

These facts speak as to the results of early teaching; not that of a daily school, but of two hours once a week being devoted to counsel and instruction in the duties of a Christian. Is there any master or mistress who cannot afford time enough to do something of the same kind for his or her domestics? A few simple words explanatory of their duties and their destiny, addressed to servants, even brought up as they are now, would not be lost; and if, as it is to be hoped may be the case, they will in future be better taught in their childhood than they have been, or are now, the master's duty would become an easy and a pleasant one, for he would rather have to reason with a friend than command a menial.

But this teaching by the master will be but of little avail, unless a good example is set to the servants. We are, many of us, too apt to lose sight of the one great touchstone to judge ourselves by, and to justify the commission of any action which we see our superiors in rank, fortune, or intelligence do with impunity. The less firm the character is, and the less developed

the intelligence, the more danger is there that this will be the case ; and that danger is still further increased, when a person is placed in a situation in which his own will is made almost entirely subservient to that of another. It is almost absurd sometimes to see how the female servant copies the dress of her mistress, and the man his master's manners. And in greater things the influence of their example may also be traced. Rely upon it, that the habits of the drawing-room will be reflected below stairs. If there be extravagance in the management of the house, the servants will likewise be extravagant. If truth be violated by either the master or mistress, the servants will tell falsehoods too. If the debts of trades-people are not paid, there will be a lack of honesty in the kitchen. If bad temper be shown on the part of the master and mistress, the servants will become on bad terms with one another. If the former spend their time in frivolity, the latter will be induced to pass it in idleness or vice. The servant's justification for all this wrong doing will be, " Master and mistress do so, why shouldn't I ;" and thus, without strength to emancipate himself from the slavery to which long submission to the will of another has reduced

him, the moral character of the servant sinks lower and lower, until he becomes utterly corrupt.

As much liberty of action as is consistent with the proper performance of his duties should be allowed to the servant. The aim of the master should be to avail himself of the willing assistance of an intelligent being, rather than of the compulsory labour of a slave. It is the master's interest to do so, for he will find the work far better done than if he were to pursue an opposite course ; it is his duty also, for whereas in the one case the service may be made beneficial to the character of the servant, in the other, the tendency is to degrade him. So soon as all independence of will is crushed in a man, and he no longer has the inclination to pursue what is good for its own sake, the work of moral deterioration goes rapidly on. It would be easy in every household, and at but small cost to the comfort of either the master and mistress, that each servant should every day have some portion of it to himself, and during which he might pursue any occupation which would not interfere with the pursuits of others in the house.

I feel almost ashamed to urge upon the master and mistress the propriety of using kind

language to their domestics, so much a matter of course it ought to be that in addressing those who are rendering a service to us, we should be kind. Yet to scold servants is the usual process by which an attempt is made to make them better. Nay, sometimes although the servant is not to blame for the mistake which excites the master's displeasure, he is nevertheless scolded, and is made the object upon whom the ill temper of the master vents itself, as if to bear that were part of the consideration for which he receives wages. The effect is to wound unnecessarily the feelings of a sensitive man, and to still further brutalize one who is indifferent. It was only the other day that Miss Jefferies was murdered at Bristol by her female servant. It appeared in evidence, that she had been in the constant habit of ill-using her servants, so much so that the cries which were made by the murdered woman were thought by the neighbours to proceed from the servant, whom her mistress was ill-treating. Her servants had left her one after the other ; until at last one who was more degraded than the rest, revenged herself by beating out her brains with a stone. This was, happily, an extreme case ; but in many, many others, in which the domestic servants have been treated

unkindly, the results have been most deplorable. And yet it is so easy to add "if you please" to a request; to speak in a gentle tone of voice; to be thankful when what you have asked for has been done: moreover, the service is then performed with so much alacrity and cheerfulness. Unkind language expressed in a harsh voice is listened to certainly, and obeyed; but it is obeyed through fear, or some other equally low motive, and if a stronger motive comes there will be no obedience. A reason also might generally accompany the request. When it does, the necessity for its performance is more strongly impressed upon the servant; his employment is no longer so purely mechanical, and he increases therefore in intelligence.

There should be in all large establishments a kitchen library; and not only by a judicious selection of the books of which it consists, but also by assisting the servants in any pursuits they may be disposed to follow, the master and mistress may do a great deal towards inducing them to pass their leisure time with advantage and profit to themselves. Surely this is much better than, as is to be seen at almost every house in London, for the women to be in the evening standing at the area steps in idle gossip

or even less reputable talk with their male acquaintance, or to be grumbling over their situation and lot in life below stairs. The servant who feels that it is her duty as an intellectual being to do all she can to improve her mind, and who gladly seizes upon every interval she can spare from manual occupation to discharge that duty, is far more likely to feel the obligation she is under to her mistress to perform her orders, than one who cannot feel that she has any need for mental culture. She will perform them too in a more satisfactory manner. It would startle many a head of a family to see summed up the amount which the ignorance of his servants costs him. A friend of mine, who treats her servants always as rational beings, encourages them in every way to improve themselves, to read instructive books, to learn languages, to draw, &c. and who is always ready to explain to them any particulars in religious knowledge which they may find a difficulty in understanding, has always experienced this result. Some time since she had put up in her house a warm-water apparatus. The furnace consuming a larger quantity of coal than she had expected it would, she sent to the tradesman who had erected it. His answer was, that there had been

an invention, the effect of which was to reduce the amount of fuel consumed, but in so many instances in which he had availed himself of it, he had found that the servants were unable to manage it, that latterly he had ceased to use it. My friend, however, had it put up; explained its use herself to the man servant who had charge of the furnace; saw that he understood it, and the result has been that it has answered quite well, and in the item of coal alone there has been a saving of £5 a year, which would otherwise have been entirely wasted.

Servants should be encouraged to save. There is no class of the community who are in the receipt of higher wages for the work they render than are domestic servants; and yet there are none who live so for the present and are so utterly careless of the future. It was recently ascertained that of a thousand inmates of a large metropolitan work-house, nearly one-third had been servants. This is a fact which is not surprising, it rather follows in the train of those evils I have been considering. A being whose bodily comforts are for the most part obtained without any hard work on his part; whose independence of character has almost left him from the constant habit of following



blindly, in great things and small, the mere will of another, and who has not sought to improve his intellectual nature in any way, will be sure to be improvident, for he does not see the necessity or acknowledge the duty of being otherwise. Before, therefore, providence on the part of domestic servants as a class can be expected, the evils I have been considering must be made to disappear. Still, in many families, where the relationship of master and servant is rightly understood, it happens that the latter is not induced to save as much as he would otherwise do, from there not being at hand the ready means of doing so advantageously. Very recently, however, a society has been established in the metropolis, by investing in which servants will not only be sure of a good return for their money, but will be guaranteed against all loss. It is called "The Servants' Provident and Benevolent Society," and provides for government annuities or yearly provisions in old age, of not less than £4 and not more than £30 a year; for endowments of not less than £10 nor more than £50 for apprenticing or placing out their children at the age of fourteen or twenty-one years; and for assurances of any sum not above £10 at death. It has in contemplation also a

home or model lodging-house, for male servants of good character ; a registry for servants ; and a self-supporting dispensary for servants in London.\* These objects are all wise and good ; but a society such as this, to be really effectual, must be supported by the masters and mistresses, and that not merely by an annual subscription on their part—that is easily done—but at home, by their example and precept, pointing out to their servants the necessity of providence, if they would make for themselves a respectable old age.

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I have now concluded the observations I had to make upon the different classes of the employed whose condition I proposed to consider. Throughout I have endeavoured to keep one principle steadily before me, namely, the right of every human being to the full development of his entire nature, and the duty therefore of those in immediate relation to him to aid him in the accomplishment of this object. I have insisted further that where any class or any indi-

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\* In Appendix D. will be found a letter “ from a servant in London to a servant in the country,” which explains very clearly what the objects of this society are.

viduals of a class are in so degraded a state as not to seek the cultivation of their intellectual powers, it is our duty to lead them to do so and to prevent the succeeding generation from continuing to be what their fathers and mothers are,—and I have pointed to the state of Ireland at the present moment as an instance of the ill effects which follow an infraction of this duty. I have investigated the causes which have led to the general feeling of distrust which at present unhappily exists between the employers and employed ; I have urged upon the former the necessity of acknowledging a higher responsibility than the mere payment of wages for services rendered,—and have shown what may be done by an employer who is well inclined to aid the working man without in any way infringing upon his proper love of independence. I have insisted further that if after the employer has done all he can do, there be still any portion of our population who are unable to work out the true object of life, the legislature as the representative of Society is bound to interfere, and enact laws which may remove restrictions upon labour, and facilitate the emigration of those who are desirous to employ in another country that strength of body and of mind for the exercise of which

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no field is open to them here.—I have stated my belief that if these things were done, pauperism might be greatly diminished and crime become almost unknown.\*

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\* In the "Times" of March 22nd in this year will be found some correspondence addressed by Mr. Fielden to the Editor of that paper upon the working of the "Ten Hours Bill," which shows the state of feeling in the Manufacturing districts with respect to that measure. That act abridges compulsorily the hours of labour in the case of women and young persons. As a temporary measure adapted to a state of circumstances in which the parents are neglectful of their duties, it may be expedient, but it should be borne in mind that it is but patchwork legislation at the best, and seeks to remedy a bad result without touching the means which led to it. If the parents were properly educated there would be no necessity to guard their children against their wrong doing; and if manufacturers acted from a higher motive than mere money-getting, they would not tempt the parents to sacrifice the health of their children for the money payment they may receive. Some of the workmen indeed are advocates for the extension of the measure to all, under the belief that they would get as high wages as they do now for less work,—and these seek to avail themselves (as is shown in the correspondence I have referred to) of the provisions of an Act of Parliament which does not profess to limit the hours of work generally, but only in particular cases. And they are aided in their attempt by some who call themselves their friends. Now this appears to me to be altogether wrong; and I believe that if it were put to any intelligent workman in a well ordered factory and

In my treatment of the subject, I have tried to apply to the particular relation of life I was considering, the motives which Christ told the world should universally govern us in our con-

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who had confidence in his employer, he would wish to remain perfectly unfettered as to the number of hours he might have to work. The highest class of workers in the world would resist such legislation as slavery. Suppose a limit were put upon the investigations of the man of science, or that the astronomer was told that he must only pass a certain number of hours in his observatory, and the chemist that he must only pursue his experiments during a certain portion of the day: or even if the barrister or physician were thus restricted,—would it be endured by them? If such legislation then would be unwise with respect to these, is it not equally unwise with respect to the operative class? Where some few are anxious to raise the condition of a body of men, is it right to impose a restriction upon them which interferes with their freedom of action? Even if the workmen of England in one united body were to demand such a measure, that would not make it either right or expedient. It would only afford cause of regret and alarm that their feeling of self-dependence was at so low an ebb. The real mischief is that the working men as a body have not confidence in their employers. If they had they would cheerfully work long hours at times, for they would know that the seasons of manufacturing industry are sometimes prosperous, sometimes adverse, as is the case in almost every occupation of life in which man is compelled to labour. But they do not believe as a body that the employers are prepared to adjust their wages fairly in ac-

duct towards our fellow-men ; for it is in Christianity, real, practical Christianity, constantly and undeviatedly acted upon, and made as much our guide through life, as the compass is the mariner's in his course through the ocean,—that the remedy for the present evils in our social system is to be found.

In our homes and around us, we may daily witness the beautiful results which follow an observance of the laws which rule the material world. Each new discovery in science is hailed as a great boon, and no sooner is its truth established, than the practical worker tries to adapt the teachings of the philosopher to improve the comforts, conveniences, and ornaments of life. If an attempt be made to act in contravention of those laws, failure is inevitable ; and the man who knowingly makes the attempt is looked upon as either a madman or a fool.

The laws of the moral world have not only been left to us to discover ; they have been made the subject of revelation to us by the Being by whom we are created, and they are not less cer-

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cordance with the amount of labour they perform ; and the confidence which is thus wanting cannot be brought into existence by legislation. It is beyond the province of a law.

tain, therefore, in their operation than the laws which govern the material world. If sought after, and adapted to the wants and exigencies of the individual, or of society, the results will be as successful, and still more glorious; if disobeyed, or an attempt be made to act in opposition to them, confusion will as surely follow.

There is confusion in this country now. The working man, instead of being looked upon as a being whose spiritual existence ends not with his life on earth, and whose object in this world should be to fit himself for happiness in the life eternal, has been regarded as a mere machine or animal,—a money-getter; and with respect to whom, so long as his employer and the country have become enriched by his exertions, it matters but little that his own condition should have become degraded. This is a contrary doctrine to that which God has taught us; and its falseness is shown in the sad results it has produced,—results, the evil of which can only become aggravated so long as this teaching prevails.

Is then this false doctrine to continue to pervade society? So long as it does, it is vain that we call ourselves first among the nations of the earth, or date our claim to be a Christian people so many centuries back, or boast

that upon the dominions of our sovereign the sun never sets.

Of what avail is our greatness, if our conscience tell us it is undeserved? In what condition now are the first among nations in former times, Egypt, Greece, Rome?

Of what avail is our Christianity, unless it influences every relationship of life? gives the tone to our manners, and dictates our laws? Spain can lay claim to a still higher antiquity. In what state is that power now?

Of what avail are our conquests, unless we introduce in the place of the customs of the people we come among a true and righteous civilization? Barbarous countries have been subjugated by nations who gloried in a high state of civilization. With what result?

No; the so-called greatness of England will prove the source of her weakness and her fall, unless the false customs and prejudices which prevent her from seeing and following the truth be resolutely plucked out. Let her recognize the dignity of human nature; the high development it is capable of; the duty which we owe to ourselves and to one another in striving to attain it; that Christianity is the means by which alone it can be accomplished,—and then,



not only would her own people be a happy people, but it would be her glorious privilege to point out to the world by her example the perfect results which follow from an obedience to the laws of God.



## APPENDIX.

### A.

#### THE HULL GENERAL PROVIDENT INSTITUTION.

**T**HE design of this Institution, like that of the BIRMINGHAM GENERAL PROVIDENT and BENEVOLENT INSTITUTION, with which it is affiliated, is to promote the general welfare of the Working Classes, by instructing them in the use and privileges of those laws of the realm which have been instituted for their especial benefit; by teaching them to act on those principles of mutual assurance and support, which are now so generally adopted by the more opulent members of society, and by guarding them against the many plausible but ruinous schemes, through which they are too often deceived; thus enabling them to practise those lessons of Morality and Religion which they are taught in the Church and the School, and to combine Temperance, Prudence, and Justice, with Charity and Brotherly Love; that while all are united "to bear each other's burdens," every one shall "provide for his own household," and prepare against the natural evils and emergencies of time, more especially Sickness, Old Age, and Death, without endangering the far more important concerns of eternity.

It embraces :—a Medical Attendance Club ;—a Life Annuity, Sick Pay, and Funeral Society ;—an Independent Annuity and Endowment Society ;—and a Benevolent Fund ;—every Member being at liberty to subscribe to one or all, according to his ability or inclination, with the exception, that persons insuring pay in sickness, must also insure medical attendance, if resident in Hull.

The following are some of the peculiar and distinguishing features and advantages of the Institution :—

1st. That the Society being ENROLLED, the Members are enabled to partake of the full benefit of those laws of the realm which have been instituted for their especial protection.

2nd. That the TABLES of payments are calculated on scientific principles, and *graduated* according to the age, from the most approved data: and being divided into ten Classes, every person is at liberty to insure from Two to Twenty Shillings per week in sickness, from One to Ten Shillings weekly in old age, and from £3 to £30 at death, according to their wages or inclination.

3rd. That the MANAGEMENT is *mixed*: thus the experience of men of business and figures is brought to aid the practical knowledge of the Members; by embracing, also, various objects in one Society, they are more immediately brought under the notice of the Members, and

a considerable saving, both of time and money, is effected.

4th. That Children being admitted while in the Schools, and transferred as they grow older to the Adult Branches, are "trained in the way they should go," and a connection commenced in childhood is continued through life.

5th. That the Society, instead of providing for one member of a family only, and excluding the women, the children, and the aged, as is the general custom, is open to both sexes, and to all ages and trades; and thus numbers are enabled to provide for themselves in sickness, who have hitherto been compelled either to resort to parochial and gratuitous assistance, or contract debts which they are unable to pay.

6th. That the SCHOOLS, and not the *Public House* and *Beer Shop*, being the places of meetings, temptations to intemperance are avoided, and those evil habits prevented which it is often impossible to cure.

7th. That all payments are included in one sum, and no Extras ever demanded for Feasts, Funerals, Secretaries, or useless Paraphernalia.

8th. That all funds are invested by the Trustees, either in real or Government Securities, bearing a high rate of interest, and that a statement of accounts is published annually, and presented to every Member free of expense.

9th. That several Surgeons being employed, and every patient having the privilege of choos-

ing and changing his medical attendant, that confidence of the patient, and that prompt and regular attendance of the Surgeon, are *insured*, which are often essential to the preservation of life.

10th. That its Members are enabled to insure Annuities and Endowments, without loss of principal or interest, in the event of death or inability to continue their payments; and that by extra payments for a few years, they can become independent of their contributions to any assurance, and thus not only prevent the possibility of losing the benefit of their Club in old age, from inability to continue their payments through life, but leave a larger sum, to their families at death, than they have paid into the Club.

11th. That by the BENEVOLENT FUND cases of unavoidable distress among the Members will be relieved, widows assisted, orphans educated and apprenticed, in long illnesses the sick prevented from becoming paupers, and, in a word, "help extended to those who have endeavoured to help themselves."

12th. That the Society is and will be AFFILIATED with similar Institutions in various towns in the kingdom, so that a Member removing to such towns will possess the same advantages with regard to medical attendance, making and receiving payments, &c., as he enjoys in HULL.

TABLE I.

*Pay in Sickness for Life, and a Sum at Death ; all contributions ceasing at the age of 65.*

This Table is divided into 10 Classes,\* and shews the payments to be made twice in every calendar month, UNTIL THE AGE OF 65, to insure from Two to TWENTY SHILLINGS WEEKLY IN SICKNESS FOR LIFE, and from £3 to £30 AT DEATH, according to the Class, with the privilege of receiving one-third of the funeral money at the death of one Wife or Husband, should he or she die before the Member.

AGE.	CLASS I. 2s. weekly in Sickness, and £3 at Death.	CLASS II. 4s. weekly in Sickness, and £6 at Death.	CLASS III. 6s. weekly in Sickness, and £9 at Death.	CLASS IV. 8s. weekly in Sickness, and £12 at Death.	CLASS V. 10s. weekly in Sickness, and £15 at Death.	CLASS VI. 12s. weekly in Sickness, and £18 at Death.	CLASS VII. 14s. weekly in Sickness, and £21 at Death.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
14	0 2	0 4	...	...	...	...	...
15	0 2 $\frac{1}{4}$	0 4 $\frac{1}{4}$	...	...	...	...	...
16	0 2 $\frac{1}{4}$	0 4 $\frac{1}{2}$	0 6 $\frac{3}{4}$	...	...	...	...
17	0 2 $\frac{1}{2}$	0 4 $\frac{3}{4}$	0 7 $\frac{1}{4}$	0 9 $\frac{1}{2}$	...	...	...
18	0 2 $\frac{1}{2}$	0 4 $\frac{3}{4}$	0 7 $\frac{1}{4}$	0 9 $\frac{1}{2}$	1 0	1 2 $\frac{1}{2}$	1 5
19	0 2 $\frac{1}{2}$	0 5	0 7 $\frac{1}{2}$	0 10	1 0 $\frac{1}{2}$	1 3	1 5 $\frac{1}{2}$
20	0 2 $\frac{3}{4}$	0 5 $\frac{1}{4}$	0 8	0 10 $\frac{1}{2}$	1 1	1 3 $\frac{1}{2}$	1 6
21	0 2 $\frac{3}{4}$	0 5 $\frac{1}{4}$	0 8	0 10 $\frac{1}{2}$	1 1	1 4	1 6 $\frac{1}{2}$
22	0 2 $\frac{3}{4}$	0 5 $\frac{1}{2}$	0 8 $\frac{1}{4}$	0 11	1 1 $\frac{1}{2}$	1 4 $\frac{1}{2}$	1 7
23	0 2 $\frac{3}{4}$	0 5 $\frac{1}{2}$	0 8 $\frac{1}{4}$	0 11	1 2	1 4 $\frac{1}{2}$	1 7 $\frac{1}{2}$
24	0 3	0 5 $\frac{3}{4}$	0 8 $\frac{3}{4}$	0 11 $\frac{1}{2}$	1 2	1 5	1 8
25	0 3	0 5 $\frac{3}{4}$	0 8 $\frac{3}{4}$	0 11 $\frac{1}{2}$	1 2 $\frac{1}{2}$	1 5 $\frac{1}{2}$	1 8 $\frac{1}{2}$
26	0 3	0 6	0 9	1 0	1 3	1 6	1 9
27	0 3 $\frac{1}{4}$	0 6	0 9 $\frac{1}{4}$	1 0	1 3 $\frac{1}{2}$	1 6 $\frac{1}{2}$	1 9 $\frac{1}{2}$
28	0 3 $\frac{1}{4}$	0 6 $\frac{1}{4}$	0 9 $\frac{1}{2}$	1 0 $\frac{1}{2}$	1 4	1 7	1 10 $\frac{1}{4}$
29	0 3 $\frac{1}{4}$	0 6 $\frac{1}{2}$	0 9 $\frac{3}{4}$	1 1	1 4 $\frac{1}{2}$	1 8	1 11

\* NOTE 1.—The payments and Assurances of Class 8 will be double Class 4. — For Class 9 add Class 4 and 5 together.—For Class 10 double Class 5.

NOTE 2.—The Table includes all payments except Medical Attendance, for which every Member above 14 years of age will pay Twopence, and every Member under 14 One Penny, twice in every calendar month. See Rules 35, 36.

NOTE 3.—No person to be entitled to any relief in Sickness, or to any sum at Death, until he has been a Member six months, nor to any sum on the death of a wife or husband until he or she has been a Member two years; and should the Member die before he has been a Member two years, he will only be entitled to half the funeral money. See Rules 58 and 60.

NOTE 4.—Full pay for 6 months, then half pay for 12 months, and quarter pay for the remainder of the illness. Full pay to commence again in another illness if the Member has been off the box for six months. See Rule 62.

TABLE I.—*Continued.*

AGE.	CLASS I. 2s. weekly in Sickness, and £3 at Death.	CLASS II. 4s. weekly in Sickness, and £6 at Death.	CLASS III. 6s. weekly in Sickness, and £9 at Death.	CLASS IV. 8s. weekly in Sickness, and £12 at Death.	CLASS V. 10s. weekly in Sickness, and £15 at Death.	CLASS VI. 12s. weekly in Sickness, and £18 at Death.	CLASS VII. 14s. weekly in Sickness, and £21 at Death.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
30	0 3½	0 6¾	0 10¼	1 1½	1 5	1 8½	2 0
31	0 3½	0 7	0 10½	1 2	1 5½	1 9	2 1
32	0 3½	0 7¼	0 11	1 2½	1 6	1 10	2 2
33	0 3¾	0 7½	0 11½	1 3	1 7	1 11	2 3
34	0 4	0 8	1 0	1 4	1 8	2 0	2 4
35	0 4¼	0 8¼	1 0½	1 4½	1 9	2 1½	2 5½
36	0 4¼	0 8½	1 1	1 5	1 10	2 2½	2 6½
37	0 4½	0 9	1 1½	1 6	1 11	2 3½	2 8
38	0 4¾	0 9½	1 2½	1 7	2 0	2 5	2 9½
39	0 5	0 10	1 3	1 8	2 1	2 6	2 11
40	0 5¼	0 10½	1 3½	1 9	2 2	2 7½	3 0½
41	0 5½	0 11	1 4	1 10	2 3	2 9	3 2
42	0 5¾	0 11½	1 5	1 11	2 4½	2 10½	3 4
43	0 6	1 0	1 6	2 0	2 6	3 0	3 6
44	0 6½	1 1	1 7½	2 1	2 8	3 2½	3 9
45	0 7	1 2	1 8½	2 3	2 10	3 5	4 0
46	0 7½	1 3	1 10	2 5	3 0	3 7½	4 3
47	0 8	1 4	1 11½	2 7	3 2	3 10	4 6
48	0 8½	1 5	2 1	2 9	3 4½	4 1	4 9½
49	0 9	1 6	2 2½	2 11	3 7	4 4	5 1
50	0 9½	1 7	2 4	3 1	3 10	4 7½	5 5

TABLE IV.

*Pay in Sickness until the age of 65, with an Annuity for Life after 65, and a Sum at Death; all contributions ceasing at the age of 65.*

This Table is divided into 10 Classes, and shews the payments to be made, twice in every calendar month until the age of 65, to insure from Two to Twenty SHILLINGS WEEKLY IN SICKNESS UNTIL THE AGE OF 65; from ONE to TEN SHILLINGS WEEKLY FOR LIFE AFTER 65; and from £3 to £30 AT DEATH, according to the Class, with the privilege of receiving one-third of the funeral money on the death of one Wife or Husband, should he or she die before the Member.

AGE.	CLASS I. 2s. weekly in Sickness, until the Age of 65, 1s. weekly for Life after 65, and £3 at Death.	CLASS II. 4s. weekly in Sickness, until the Age of 65, 2s. weekly for Life after 65, and £6 at Death.	CLASS III. 6s. weekly in Sickness, until the Age of 65, 3s. weekly for Life after 65, and £9 at Death.	CLASS IV. 8s. weekly in Sickness, until the Age of 65, 4s. weekly for Life after 65, and £12 at Death.	CLASS V. 10s. weekly in Sickness, until the Age of 65, 5s. weekly for Life after 65, and £15 at Death.	CLASS VI. 12s. weekly in Sickness, until the Age of 65, 6s. weekly for Life after 65, and £18 at Death.	CLASS VII. 14s. weekly in Sickness, until the Age of 65, 7s. weekly for Life after 65, and £21 at Death.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
16	0 2 $\frac{3}{4}$	0 5 $\frac{1}{2}$	0 8 $\frac{1}{4}$	...	...	...	...
17	0 2 $\frac{3}{4}$	0 5 $\frac{1}{2}$	0 8 $\frac{1}{2}$	0 11	...	...	...
18	0 3	0 6	0 8 $\frac{3}{4}$	0 11 $\frac{1}{2}$	1 2 $\frac{1}{2}$	1 5 $\frac{1}{2}$	1 8 $\frac{1}{2}$
19	0 3	0 6	0 9	1 0	1 3	1 6	1 9
20	0 3	0 6	0 9 $\frac{1}{4}$	1 0 $\frac{1}{2}$	1 3 $\frac{1}{2}$	1 6 $\frac{1}{2}$	1 9 $\frac{1}{2}$
21	0 3 $\frac{1}{4}$	0 6 $\frac{1}{2}$	0 9 $\frac{1}{2}$	1 1	1 4	1 7	1 10 $\frac{1}{2}$
22	0 3 $\frac{1}{4}$	0 6 $\frac{1}{2}$	0 10	1 1	1 4 $\frac{1}{2}$	1 8	1 11
23	0 3 $\frac{1}{2}$	0 7	0 10 $\frac{1}{2}$	1 1 $\frac{1}{2}$	1 5	1 8 $\frac{1}{2}$	2 0
24	0 3 $\frac{1}{2}$	0 7	0 10 $\frac{1}{2}$	1 2	1 5 $\frac{1}{2}$	1 9	2 0 $\frac{1}{2}$
25	0 3 $\frac{1}{2}$	0 7	0 10 $\frac{3}{4}$	1 2 $\frac{1}{2}$	1 6	1 9 $\frac{1}{2}$	2 1 $\frac{1}{4}$
26	0 3 $\frac{3}{4}$	0 7 $\frac{1}{2}$	0 11 $\frac{1}{4}$	1 3	1 7	1 10 $\frac{1}{2}$	2 2 $\frac{1}{2}$
27	0 4	0 8	0 11 $\frac{3}{4}$	1 3 $\frac{1}{2}$	1 7 $\frac{1}{2}$	1 11 $\frac{1}{2}$	2 3 $\frac{1}{2}$
28	0 4	0 8	1 0	1 4	1 8 $\frac{1}{2}$	2 0	2 4 $\frac{1}{2}$
29	0 4 $\frac{1}{4}$	0 8 $\frac{1}{2}$	1 0 $\frac{1}{2}$	1 4 $\frac{1}{2}$	1 9	2 1	2 5 $\frac{1}{2}$
30	0 4 $\frac{1}{4}$	0 8 $\frac{1}{2}$	1 1	1 5	1 9 $\frac{1}{2}$	2 2	2 6 $\frac{1}{2}$

See Notes 1, 2, 3, and 4, in Table I., which apply also to this Table.



TABLE IV.—*Continued.*

AGE.	CLASS I. 2s. weekly in Sickness, until the Age of 65, 1s. weekly for Life after 65, and £3 at Death.		CLASS II. 4s. weekly in Sickness, until the Age of 65, 2s. weekly for Life after 65, and £6 at Death.		CLASS III. 6s. weekly in Sickness, until the Age of 65, 3s. weekly for Life after 65, and £9 at Death.		CLASS IV. 8s. weekly in Sickness, until the Age of 65, 4s. weekly for Life after 65, and £12 at Death.		CLASS V. 10s. weekly in Sickness, until the Age of 65, 5s. weekly for Life after 65, and £15 at Death.		CLASS VI. 12s. weekly in Sickness, until the Age of 65, 6s. weekly for Life after 65, and £18 at Death.		CLASS VII. 14s. weekly in Sickness, until the Age of 65, 7s. weekly for Life after 65, and £21 at Death.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
31	0	4½	0	9	1	1½	1	6	1	10½	2	3	2	7½
32	0	4½	0	9½	1	2	1	7	1	11½	2	4½	2	9
33	0	5	0	10	1	2½	1	7½	2	0½	2	5½	2	10½
34	0	5	0	10	1	3	1	8½	2	1½	2	6	3	0
35	0	5½	0	10½	1	3½	1	9½	2	2½	2	8	3	1½
36	0	5½	0	11	1	4½	1	10½	2	4	2	9½	3	3½
37	0	6	1	0	1	5½	1	11½	2	5½	2	11½	3	5½
38	0	6½	1	0½	1	6½	2	1	2	7	3	1½	3	7½
39	0	6½	1	1	1	7½	2	2	2	8½	3	3½	3	9½
40	0	7	1	2	1	8½	2	3½	2	10½	3	5½	4	0½
41	0	7½	1	2½	1	10	2	5	3	0½	3	8	4	3
42	0	7½	1	3½	1	11	2	7	3	2½	3	10½	4	6
43	0	8½	1	4½	2	0½	2	9	3	5	4	1½	4	9½
44	0	8½	1	5½	2	2	2	11	3	7½	4	4½	5	1
45	0	9½	1	6½	2	3½	3	1	3	10½	4	7½	5	4½
46	0	9½	1	7½	2	5	3	3	4	1½	4	11½	5	9
47	0	10½	1	9	2	7½	3	6	4	5	5	3½	6	2
48	0	11½	1	11	2	10½	3	10	4	9½	5	9	6	8½
49	1	0½	2	1	3	1½	4	2	5	2	6	2½	7	3
50	1	1½	2	3	3	4½	4	6	5	7½	6	9	7	10½

TABLE A. CLASS 4.

Showing the Single and the Monthly Contributions for Assuring EIGHT SHILLINGS per Week during Sickness, full pay; and FOUR SHILLINGS per Week, half pay; a Weekly Allowance of FOUR SHILLINGS after the Age of 65, and EIGHT POUNDS on Death. The Monthly Contributions and Allowances in Sickness are to cease at the age of 65 Years.

Age next Birthday.	Assurance of Weekly Pay in Sickness.				Assurance of 4s. Weekly Pay after 65.				Assurance of £8 on Death.				TOTAL.				Age next Birthday.				
	Contributions				Contributions				Contributions				Contributions.								
	Single.		Month.		Single.		Month.		Single.		Month.		Single.		Month.						
	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.	
15	8	10	6	0	8 $\frac{3}{4}$	5	2	8	0	5 $\frac{1}{2}$	2	15	8	0	3	16	8	10	1	5 $\frac{1}{4}$	15
16	8	12	0	0	8 $\frac{3}{4}$	5	7	5	0	6 $\frac{1}{2}$	2	16	8	0	3	16	16	1	1	6 $\frac{1}{4}$	16
17	8	13	5	0	10	5	11	10	0	6 $\frac{1}{2}$	2	17	8	0	3	17	2	11	1	7 $\frac{1}{2}$	17
18	8	14	11	0	10	5	17	0	0	6 $\frac{1}{2}$	2	18	8	0	3	17	10	7	1	7 $\frac{1}{2}$	18
19	8	17	1	0	10	6	2	6	0	7 $\frac{3}{4}$	2	19	4	0	3	17	18	11	1	8 $\frac{3}{4}$	19
20	8	19	4	0	10	6	8	4	0	7 $\frac{3}{4}$	3	0	5	0	3	18	8	1	1	8 $\frac{3}{4}$	20
21	9	1	6	0	10	6	14	7	0	7 $\frac{3}{4}$	3	1	6	0	3 $\frac{1}{4}$	18	17	7	1	9	21
22	9	2	7	0	10	7	1	2	0	8 $\frac{3}{4}$	3	2	8	0	3 $\frac{1}{4}$	19	6	5	1	10	22
23	9	4	1	0	11	7	8	2	0	8 $\frac{3}{4}$	3	3	10	0	3 $\frac{1}{2}$	19	16	1	1	11 $\frac{1}{4}$	23
24	9	5	6	0	11	7	15	6	0	10	3	5	0	0	3 $\frac{1}{2}$	20	6	0	2	0 $\frac{1}{2}$	24
25	9	7	0	0	11	8	3	2	0	10	3	6	3	0	3 $\frac{1}{2}$	20	16	5	2	0 $\frac{1}{2}$	25
26	9	8	6	0	11	8	11	7	0	11	3	7	5	0	3 $\frac{3}{4}$	21	7	6	2	1 $\frac{3}{4}$	26
27	9	9	11	0	11	9	0	0	1	0	3	8	8	0	3 $\frac{3}{4}$	21	18	7	2	2 $\frac{1}{4}$	27
28	9	12	2	1	0	9	9	2	1	0	3	9	11	0	4	22	11	3	2	4	28
29	9	14	4	1	0	9	19	1	1	1 $\frac{1}{4}$	3	11	2	0	4	23	4	7	2	5 $\frac{1}{4}$	29
30	9	16	6	1	0	10	9	4	1	2 $\frac{1}{4}$	3	12	6	0	4 $\frac{1}{4}$	23	18	4	2	6 $\frac{1}{4}$	30
31	9	18	9	1	0	11	0	4	1	3 $\frac{1}{2}$	3	13	9	0	4 $\frac{1}{4}$	24	12	10	2	7 $\frac{3}{4}$	31
32	9	19	10	1	1 $\frac{1}{4}$	11	11	9	1	4 $\frac{1}{2}$	3	15	1	0	4 $\frac{1}{2}$	25	6	8	2	10 $\frac{1}{4}$	32
33	10	0	7	1	1 $\frac{1}{4}$	12	3	10	1	5 $\frac{1}{2}$	3	16	5	0	4 $\frac{1}{2}$	26	0	10	2	11 $\frac{1}{4}$	33
34	10	1	8	1	1 $\frac{1}{4}$	12	17	0	1	6 $\frac{3}{4}$	3	17	9	0	4 $\frac{3}{4}$	26	16	5	3	0 $\frac{3}{4}$	34
35	10	2	9	1	2 $\frac{1}{4}$	13	10	7	1	7 $\frac{3}{4}$	3	19	1	0	4 $\frac{3}{4}$	27	12	5	3	2 $\frac{3}{4}$	35
36	10	4	3	1	2 $\frac{1}{4}$	14	5	3	1	9	4	0	6	0	5	28	10	0	3	4 $\frac{1}{4}$	36
37	10	5	8	1	2 $\frac{1}{4}$	15	0	8	1	11	4	1	10	0	5 $\frac{1}{4}$	29	8	2	3	6 $\frac{1}{2}$	37
38	10	7	2	1	3 $\frac{1}{2}$	15	17	2	2	0 $\frac{1}{4}$	4	3	3	0	5 $\frac{1}{4}$	30	7	7	3	9	38
39	10	9	0	1	3 $\frac{1}{2}$	16	14	5	2	2 $\frac{1}{2}$	4	4	8	0	5 $\frac{1}{2}$	31	8	1	3	11 $\frac{1}{2}$	39
40	10	11	2	1	3 $\frac{1}{2}$	17	13	1	2	4 $\frac{1}{2}$	4	6	1	0	5 $\frac{1}{2}$	32	10	4	4	1 $\frac{3}{4}$	40
41	10	13	0	1	4 $\frac{1}{2}$	18	13	3	2	6 $\frac{3}{4}$	4	7	7	0	5 $\frac{3}{4}$	33	13	10	4	5	41
42	10	14	2	1	4 $\frac{1}{2}$	19	14	6	2	9	4	9	0	0	6	34	17	8	4	7 $\frac{1}{2}$	42
43	10	14	10	1	5 $\frac{1}{2}$	20	17	3	3	0 $\frac{1}{4}$	4	10	6	0	6 $\frac{1}{4}$	36	2	7	5	0	43
44	10	16	0	1	5 $\frac{1}{2}$	22	1	10	3	3 $\frac{1}{2}$	4	12	0	0	6 $\frac{1}{2}$	37	9	10	5	3 $\frac{1}{2}$	44

TABLE A. CLASS 4.—*Continued.*

Age next Birthday.	Assurance of Weekly Pay in Sickness.				Assurance of 4s. Weekly Pay after 65.				Assurance of £8 on Death.				TOTAL.				Age next Birthday.			
	Contributions				Contributions				Contributions				Contributions							
	Single.		Month.		Single.		Month.		Single.		Month.		Single.		Month.					
	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.
45	10	17	5	1	6 $\frac{3}{4}$	23	7	10	3	7	4	13	7	0	6 $\frac{3}{4}$	38	18	10	5	8 $\frac{1}{4}$
46	10	18	11	1	7 $\frac{3}{4}$	24	15	9	3	10 $\frac{1}{4}$	4	15	1	0	6 $\frac{3}{4}$	40	9	9	6	0 $\frac{3}{4}$
47	11	0	9	1	9	26	5	10	4	3 $\frac{3}{4}$	4	16	8	0	7	42	3	3	6	7 $\frac{3}{4}$
48	11	2	7	1	10	27	18	1	4	8	4	18	3	0	7 $\frac{1}{2}$	43	18	11	7	1 $\frac{1}{2}$
49	11	5	2	1	11	29	12	6	5	2 $\frac{3}{4}$	4	19	11	0	7 $\frac{3}{4}$	45	17	7	7	9 $\frac{1}{4}$
50	11	7	8	2	0 $\frac{1}{4}$	31	9	11	5	9	5	1	7	0	8	47	19	2	8	5 $\frac{1}{4}$

## ENDOWMENT TABLE I.

For assuring £10, £20, £30, £40, or £50, on attaining the age of 14 years, by Single Payments or Monthly Contributions; the latter to cease at 14. Payments to be returned with accumulations at Three per cent. if the party endowed die before attaining the age of 14.

Age next Birth day.	Assurance of £10 at 14.		Assurance of £20 at 14.		Assurance of £30 at 14.		Assurance of £40 at 14.		Assurance of £50 at 14.		Age next Birth day.
	Contributions		Contributions		Contributions		Contributions		Contributions		
	Single.	Monthly.	Monthly.		Monthly.		Monthly.		Monthly.		
	£	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	
1	6	7 11	1 0½	2 1	3 1	4 2	5 2½	1			
2	6	12 4	1 1½	2 3½	3 5½	4 7	5 8½	2			
3	6	17 0	1 3¼	2 6½	3 9¾	5 1	6 4¼	3			
4	7	1 9	1 5¼	2 10½	4 3¾	5 9	7 2¼	4			
5	7	6 9	1 7½	3 3	4 10½	6 6	8 1½	5			
6	7	11 11	1 10¼	3 8½	5 6¾	7 5	9 3¼	6			
7	7	17 2	2 1¼	4 3½	6 5¼	8 7	10 8½	7			
8	8	2 9	2 6½	5 1	7 7½	10 2	12 8½	8			
9	8	8 5	3 1¼	6 2½	9 3¾	12 5	15 6¼	9			
10	8	14 4	3 11½	7 11	11 10½	15 10	19 9½	10			

## C.

THE RULES OF THE IPSWICH YOUNG MEN'S  
ASSOCIATION.

**T**HE objects of this Association shall be to afford increased facilities for intellectual improvement, social intercourse, healthful recreation, and innocent amusements.

1. These objects shall be carried out by the following means:—By the delivery of lectures, and the establishment of classes under competent masters in the various departments of science, literature, mechanical and the fine arts, by hiring or otherwise providing ground for outdoor recreation, and by instituting periodical meetings of the Members, or by any other plans calculated to attain the objects of the Association that may be within its means.

2. That as the objects of the Association are purely social, no lectures or discussions of a theological or political character shall be at any time allowed in connection with the Association.

3. That funds shall be raised by subscriptions of 2s. 6d. per annum from all ordinary Mem-

bers, by donations, and by subscriptions of not less than 10s. per annum from Honorary Members.

4. That all persons desirous of joining the Association as ordinary Members, shall be nominated by two Members, on forms furnished for that purpose by the Secretary, and shall be elected at either general or committee meetings. Gentlemen desirous of aiding the Association, to give notice to the Secretary, and to be elected as honorary Members at general or committee meetings.

5. Each Member shall be entitled to attend any of the Free Classes, and enjoy all the other privileges of the Association: but for attendance at such other classes as may be beyond the means of the Association to furnish free, an additional subscription for the support of such classes will be required.

6. The officers of the Association shall consist of a president, six vice-presidents, treasurer, honorary secretary, acting secretary, and twelve committee-men. These together shall constitute the committee for general business. This will be formed into two special committees—one for the management of lectures and classes, the other for the arrangement of recreations; but each committee to be open to any Member of the general committee. Not less than five

for the general, and three for the special committees, shall form a quorum.

7. There shall be a general meeting of the Members the last Wednesday in June, at which the committee shall give an account of all receipts and disbursements, and report on the general state of the Society.

8. At the general meeting, the treasurer, secretaries, and the committee, consisting of equal numbers of honorary and ordinary Members, shall be elected by ballot: six of those who form the elected committee, and have been longest in office, to retire annually, to be eligible for re-election. The names of honorary and ordinary Members nominated to serve, to be in separate lists; so that equal numbers shall be taken from each list.

9. The committee shall meet at least once a month, for the transaction of the business of the Association. They shall keep accurate minutes of their proceedings, and conspicuously place in the rooms of the Association all by-laws which they may enact, and have power to fill up any vacancy that may occur in their own body. They shall, fourteen days previous to the general meeting, prepare a list of six names of persons they consider eligible to serve on committee, which list shall be suspended in the rooms of the Association, and may be added

to by any Member, previous to the meeting. Three-fourths of the committee shall have power to expel for misconduct, should occasion arise.

10. That the president, or two vice-presidents, in conjunction with five committee-men, may, at any time, call a special general meeting. A special general meeting for any specific purpose shall also be called on a requisition to the committee, signed by one-fourth of the Members.

11. General meetings shall alone have the power of altering the laws; but notice of any intended alteration must be given to the Secretary three months prior to such general meeting, and copies of it placed in all the rooms used by the Members of the Association. No proposition for breaking up the Association shall be carried into effect, unless sanctioned by two General Meetings.

## D.

LETTER FROM A SERVANT IN LONDON TO A  
SERVANT IN THE COUNTRY.

DEAR FRIEND,

**I** MUST have a little talk with you about the SERVANTS' PROVIDENT AND BENEVOLENT SOCIETY, which is established for the benefit of Servants. I have joined it, and think it better suited to promote our real interests than any thing I ever heard of before. Other institutions have seemed to promise great advantages to our class; but many of them have I fear promised more than they can perform. I do not say that the people who conduct them intend to cheat us; but they have not gone on sound calculations. A fellow-servant of mine has been subscribing his five shillings a year for some years to one of these institutions; and I know that he reckons upon getting a good pension when he is 50 or 60 years old. I tried to show him that, with such small payments as he and the other servants were making to his Society, the pensions which it could grant must be very few, while the applicants must be very nu-



merous ; that there must be an election before any pensioners could be put upon the list, and that his chance of success must be a very bad one, among so many. I found however that he was so pleased with the notion of getting £20 a year when he should be 60, by paying 5s. a year till that time, that all my arguments went for nothing. So he will go on deceiving himself, and fancying that he has found out a cheap way of providing for his old age, without making any sacrifice while young and hearty. I am sorry for him, but he will have nobody but himself to blame. Those who planned his Society never promised that all the subscribers should have pensions. My poor friend has misunderstood this ; or perhaps, having rather a turn for gambling, he reckons too confidently on his good luck at an election. His money, however, if it does no good to himself, may do good to some more successful candidate ; so that his case is not so bad as that of another poor fellow whom I met yesterday : he told me he had been paying his half-crowns for some months past to a set of people who had just found out that they could do nothing with their plans. He wanted to know what had become of his half-crowns. I reminded him that secretaries, and rooms, and public meetings cost something ; and that the

people who had his money could not pay the expenses themselves. He shook his head, and said he must put up with his loss.

There is no doubt that we, Servants, ought to make provision for the future: our incomes are good, and our expenses few when we are in place; and if we were to put enough by then from year to year, we certainly should be above poverty in our old age. But to do this we want persons to manage our affairs who understand business, have time at command, and are above all suspicion of any motives of personal profit. We have in our own class many men of sterling integrity, and good sound understanding; but they are not, generally, very clever in money calculations; and the very nature of service prevents them from attending to details of management. But unless these things are well looked after, and placed in safe hands, all must go wrong. What is the use of paying away money on wrong calculations? If £5 a year is the fair *market price* for me to pay for my annuity of £20 a year, what is the use of my paying only 5s. a year, and expecting that it will bring me in the annuity? It is clear that twenty persons must pay 5s. a year for one to get the annuity of £20; and either I should get it at the expense of nineteen fellow-servants, or (which is much more likely) one of them would get it at my

expense, and the expense of eighteen others. This is like putting into a lottery, where blanks are many and prizes few.

Now, the SERVANTS' PROVIDENT AND BENEVOLENT SOCIETY is managed by persons who understand these things. They can have no motive for undertaking the work but a wish to do good; and it is so managed that they could not make any profit of our money for themselves, even if they were mean and bad enough to wish it. You know all about the Savings' Banks, for you have been putting into one for many years. Capital things they are! and I bless the day that my first master, on paying me my first wages, said to me, "John, put some of this money into the Savings' Bank. Your wages are not very large at present, and I know you want to give something to your sick mother; but begin with depositing a crown, or ten shillings, and next quarter you will be able to put a little more to it." Well, I followed his advice, and now I have got a tidy sum. But last month, when I went to make a little addition, (it was a £20 legacy which I received from my first master,) the accountant said to me, "You have nearly got as much in the Savings' Bank as you can receive any profit from." I was rather startled at this; but he explained that though one may continue to pay into a Savings' Bank

as long as one pleases, one can only get interest on £150. It struck me, that if I were sixty, and out of place, I could not live on the interest of £150, which would be only £4 17s. 6d. a year; and, if I once began to touch the principal, it would soon melt away. Just at this time I met with the papers of the SERVANTS' PROVIDENT AND BENEVOLENT SOCIETY. This, said I, is the very thing I want: so I proposed for an annuity at once, and was accepted.

Did you ever hear of the Act of Parliament to enable Mechanics, Servants, and others with small means, to purchase "Government Deferred Annuities?" You know what an annuity is—your uncle received his £25 a year from old Lady B. for the last sixteen years of his life,—that £25 a year was his annuity. You remember that by his mistress's will, it was ordered that his annuity should not commence till he was sixty years old. She died when he was fifty-five, so the commencement of the payment was "deferred," that is, put off until five years after her death. His was therefore a "deferred annuity." It is a sum to be received yearly, after a person shall have reached some specified age. The Act of Parliament enables persons like you and me to purchase "deferred

annuities," by paying down certain fixed sums year by year, whilst we are in health and youth, to entitle ourselves to receive certain annuities, that is, yearly payments, in our more advanced age. If you look at the Tables which are printed in the paper which I send you, you will understand all this. You were thirty last birthday. Now, turn to Table No. I. and find your age in the first column. You would like to secure an annuity of £20 a year: when would you like it to begin? If you want it to begin early you must pay so much the more for it. For instance, if you wish to begin it when you are forty-five, you must pay £13 9s. every year for the next fifteen years, or £165 11s. 6d. down. But you cannot afford this; and, besides, you do not want your annuity to begin so early. Suppose we *defer* it five years later, and you secure an annuity of £20 to begin when you are fifty. This difference of five years makes a vast difference in the annual payments; instead of £13 9s. they will only amount to £8 6s. 6d., and if you put it off another ten years, till you are sixty, the sum to be paid by you will be reduced to £3 11s. 6d. I have spoken of a £20 annuity, because that particular sum is given as an example in the Table; but you may have an annuity of any amount, not less than £4 a year,

nor more than £30 a year. You may learn all particulars by calling, or writing to the Secretary, at No. 8, Cork Street, Bond Street.

When I first saw this Table, I took it to the Actuary of our Savings' Bank, and asked his opinion about it. He told me that the calculations were sound and safe, for the Table had been issued by the Government some years since. He said, very few people know any thing about these Government Annuities ; and the inquiries which must be answered by those who wish to have them are so numerous, and the papers issued by the National Debt Office are so perplexing, that a man must serve an apprenticeship before he would know how to fill them up. Now, then, I said, I see the use of this Servants' Society, for it saves us all this trouble and perplexity ; it gives us all the needful instructions, and saves us all the expenses of getting our annuities. This the directors undertake to do in all cases ; and, farther still, they promise that if they meet with public support they will employ the money which they receive from honorary subscribers in reducing the amount of our yearly payments ; that is to say, in paying for us a part of our yearly premiums. They will never, under any circumstances, pay for us more than half of a yearly premium : but would it not be a glorious thing

for you, if, by paying only £2 13s. 9d. a year from now till you are fifty-five, you could secure an annuity of £20, to begin then and continue as long as you live? This may really be the case, if our masters and mistresses, and our rich fellow-servants will only subscribe liberally to so good an object. But my advice to you is,—Don't contract for an annuity which requires a *much* larger premium than you could contrive to pay yourself. You must not expect the directors to pay the full half of your premium every year.

You may also secure a small sum payable at your death, for funeral expenses (See Table No. 3), or an apprentice-fee for your child (See Endowment Tables 4 and 5); and be sure you look at the Notes attached to those tables.

But you were always a cautious man, Thomas, and I think I hear you say, "This is all very fine; but how do I know that this grand-looking Society won't become bankrupt, as many banks and clubs have, and leave us poor fellows in the lurch?" That was the first question that I myself put, and uncommonly pleased I was when I understood that the Society gives us what is called "GOVERNMENT SECURITY" for our money. The Society does not promise to pay our annuities from its own funds, but arranges with the Government, and gets the Go-

vernment to promise that our annuities shall be duly paid;—so, instead of depending on the Society for our annuities, we depend on the Government and the public funds, and if the Society were to become bankrupt, our little annuities would still be safe. I like the idea of the public funds being pledged to me; it gives me a stake in the country; and I am sure that my share in the public funds will be taken care of, because mine can't be injured without injury to all the shares of the rich and great folk who sit in Parliament and make the laws. But what is to become of my money, if, after paying regularly for some years, I die without reaching the age, whatever it may be, at which my annuity was to begin; or if I become unable to make any farther payments? In all these cases, the money actually paid will be returned. If you look towards the end of the printed paper which I have sent, you will see the following words: “If a servant were to die, or to wish to have back his money, at any time before the annuity begins, the whole *not only* of his payments, but also *of all the payments made by the Society on his behalf*, will be returned to him or to his family;” i. e. to him if alive; to his family, if he be dead. I said just now, that, if the Society is properly supported, it will pay part of each Member's yearly premium, perhaps as much as



half: at any rate, *whatever* it pays becomes the property of the Servant in whose name the annuity has been purchased; and, therefore, if you die, or become unable to pay your annual premiums before the annuity is due, you or your family will get back—not only what you have paid yourself, but also what the Society has paid for you. If, instead of purchasing an annuity for yourself, you choose to secure one for your wife, you are quite at liberty to do so: and then, if it pleases God that you should die, and she should be left a widow, you would at least have the comfort of knowing that she would not be destitute in her old age.

In particular cases, the Society will grant loans, or even gifts, in order to keep up the yearly payments; and if a person cannot part with the whole sum at once, the office will receive small instalments from time to time, as may be most convenient.

The Directors mean also to open a respectable Lodging-house, or Home for Female Servants out of place, with a good register-office attached. How many poor servant-girls have been ruined for want of such a “home” as this Society proposes to establish! I could tell a sad tale of poor girls ruined for the next world, as well as for this, through being thrown out of place, without a home to go to, or a friend to

advise with. Perhaps they might have continued respectable here, and been happy hereafter, if there had been a good, safe, "home" to fly to, and such kind, good, wise advisers to trust to as the matron and chaplain of this new "Servants' Home" are likely to prove.

There is also to be a Home, or Model Lodging, for Male Servants; and why not? We Men-servants are often forced to lodge in places which any Christian must loathe, because we can't get a respectable lodging. We are obliged to stop at public-houses, and other places of temptation—driven, as I may say, to beer-houses, Sunday-taverns, penny theatres, and the like, for want of a decent lodging, such as the Model Lodging-houses now provide. To each Home, both for males and females, a good registry is to be attached. This will be a great blessing to servants as well as masters. I well recollect, Thomas, when you lost your last place. You had lived in only two places before that, and had capital characters from both places, but your third master was always changing his servants,—he dismissed you one night in a huff, and refused to give you a character. What was then the use of your former good characters, without a character from your "last place?" The Servants' Registry would then have served you a good turn; for you might have registered

there all your previous characters, and not merely your character from your last place. There is also to be a Self-supporting Dispensary for Servants in London. So, you see, the Servants' Provident and Benevolent Society is likely to do much good to Servants. Let us, therefore, pray that it may please God to bless it and all its founders and governors !

I remain,  
Your Friend and well-wisher,  
JOHN THOMAS.

## ANNUITY TABLE.

TABLE No. I.—Showing the different Payments required at the different Ages in the Birthday Column, to secure a Government Annuity of £20 a Year for Life, after attaining any of the Ages written in large letters at top of the other Columns.

Age last Birthday.	FORTY-FIVE.						FIFTY.						FIFTY-FIVE.		
	Yearly Payment.			Single Sum in lieu of Yearly Payments.			Yearly Payment.			Single Sum in lieu of Yearly Payments.			Yearly Payment.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
15	5	1	0	95	6	6	3	10	0	71	8	0	2	9	0
16	5	7	0	98	18	0	3	14	0	74	1	6	2	11	6
17	5	13	0	102	12	0	3	18	0	76	17	0	2	14	0
18	5	19	6	106	9	0	4	2	0	79	15	0	2	16	6
19	6	6	6	110	9	0	4	6	6	82	14	6	2	19	6
20	6	14	6	114	11	6	4	11	0	85	16	6	3	2	6
21	7	3	0	118	17	6	4	16	0	89	1	0	3	5	6
22	7	12	0	123	6	6	5	2	0	92	8	0	3	9	0
23	8	2	0	127	19	0	5	7	6	95	17	0	3	13	0
24	8	13	0	132	15	0	5	14	0	99	9	0	3	16	6
25	9	5	0	137	15	0	6	1	0	103	3	6	4	1	0
26	9	18	0	142	18	0	6	8	6	107	1	0	4	5	6
27	10	13	0	148	5	6	6	17	0	111	1	6	4	10	6
28	11	9	6	153	16	6	7	6	0	115	4	6	4	15	6
29	12	8	0	159	12	0	7	15	6	119	11	0	5	1	6
30	13	9	0	165	11	6	8	6	6	124	1	0	5	7	6
31	14	12	6	171	15	6	8	18	6	128	14	0	5	14	0
32	16	0	0	178	4	6	9	12	0	133	10	6	6	1	6
33	17	11	6	184	18	0	10	6	6	138	10	6	6	9	6
34	19	8	6	191	17	0	11	3	6	143	14	6	6	18	0
35	21	12	0	199	0	6	12	2	0	149	2	0	7	8	0
36	.....	.....	.....	.....	.....	.....	13	3	6	154	14	0	7	18	6
37	.....	.....	.....	.....	.....	.....	14	8	0	160	10	0	8	10	6
38	.....	.....	.....	.....	.....	.....	15	16	6	166	10	6	9	3	6
39	.....	.....	.....	.....	.....	.....	17	9	6	172	15	0	9	18	6
40	.....	.....	.....	.....	.....	.....	19	9	0	179	5	0	10	15	0
41	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11	14	0
42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12	16	0
43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14	1	0
44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15	10	6
45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17	5	6

N.B.—All Payments made for an Annuity will be returned, should the party die before the age when the Annuity is receivable, or the Payments fail to be continued.

ANNUITY TABLE—*Continued.*

Age last Birth- day.	FIFTY- FIVE.			SIXTY.						SIXTY-FIVE.					
	SingleSum in lieu of Yearly Payments.			Yearly Payment.			SingleSum in lieu of Yearly Payments.			Yearly Payment.			SingleSum in lieu of Yearly Payments.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
15	52	15	0	1	14	0	38	13	6	1	3	0	27	5	0
16	54	15	0	1	16	0	40	2	6	1	4	0	28	5	6
17	56	16	0	1	17	6	41	12	6	1	5	6	29	6	6
18	58	18	6	1	19	0	43	4	0	1	6	6	30	8	6
19	61	2	6	2	1	0	44	16	0	1	7	6	31	11	6
20	63	8	6	2	3	0	46	10	0	1	9	0	32	15	0
21	65	16	0	2	5	0	48	4	6	1	10	6	33	19	6
22	68	5	6	2	7	6	50	1	0	1	11	6	35	5	0
23	70	16	6	2	10	0	51	18	6	1	13	0	36	11	6
24	73	10	0	2	12	6	53	17	0	1	15	0	37	19	0
25	76	5	0	2	15	0	55	17	6	1	16	6	39	7	5
26	79	2	0	2	18	0	57	19	6	1	18	6	40	17	0
27	82	1	6	3	1	0	60	3	0	2	0	0	42	7	6
28	85	3	0	3	4	0	62	8	0	2	2	0	43	19	6
29	88	7	0	3	7	6	64	15	0	2	4	6	45	12	6
30	91	13	0	3	11	6	67	3	6	2	6	6	47	6	6
31	95	2	0	3	15	6	69	14	0	2	9	0	49	2	0
32	98	13	0	3	19	6	72	6	0	2	11	6	50	19	0
33	102	7	0	4	4	6	75	0	6	2	14	6	52	17	0
34	106	4	0	4	9	6	77	16	6	2	17	0	54	17	0
35	110	3	6	4	14	6	80	15	0	3	0	6	56	18	0
36	114	6	0	5	0	6	83	15	6	3	4	0	59	0	6
37	118	12	0	5	7	0	86	18	6	3	7	6	61	5	0
38	123	1	0	5	14	0	90	3	6	3	11	6	63	11	0
39	127	13	0	6	2	0	93	11	6	3	15	6	65	18	6
40	132	9	0	6	10	6	97	1	6	4	0	0	68	8	0
41	137	8	0	6	19	6	100	14	6	4	5	0	70	19	6
42	142	11	0	7	10	0	104	10	0	4	10	6	73	12	6
43	147	18	0	8	1	6	108	8	0	4	16	6	76	8	0
44	153	9	0	8	15	0	112	9	6	5	3	0	79	5	0
45	159	4	0	9	9	6	116	14	0	5	10	6	82	4	6
46	.....			10	6	0	121	1	6	5	18	6	85	6	0
47	.....			11	5	6	125	12	0	6	7	0	88	10	0
48	.....			12	7	6	130	6	6	6	17	0	91	16	6
49	.....			13	13	6	135	4	0	7	8	0	95	5	6
50	.....			15	4	6	140	5	6	8	0	6	98	17	0
51	.....			.....			.....			8	14	6	102	11	0
52	.....			.....			.....			9	11	0	106	8	0
53	.....			.....			.....			10	10	0	110	8	0
54	.....			.....			.....			11	12	0	114	10	6
55	.....			.....			.....			12	18	0	118	16	6

## ANNUITY TABLE.

TABLE No. II.

Showing the present sum required to purchase a Government Annuity of £20, to commence immediately and continue for the remainder of Life.

Age last Birthday.	Amount.			Age last Birthday.	Amount.			Age last Birthday.	Amount.			Age last Birthday.	Amount.		
	£	s.	d.		£	s.	d.		£	s.	d.		£	s.	d.
15	377	15	6	29	346	9	5	43	297	7	10	57	219	3	8
16	374	4	1	30	343	18	10	44	292	12	6	58	213	15	9
17	370	16	7	31	341	5	5	45	287	12	6	59	208	6	2
18	367	14	6	32	338	9	5	46	282	7	10	60	202	14	4
19	364	19	11	33	335	9	11	47	276	16	0	61	196	17	5
20	362	12	2	34	332	6	9	48	271	0	4	62	190	14	11
21	360	10	5	35	328	19	11	49	265	1	4	63	184	8	0
22	359	0	4	36	325	9	11	50	259	0	4	64	178	1	0
23	357	12	6	37	321	17	7	51	252	18	11	65	171	14	2
24	356	4	7	38	318	2	11	52	247	1	8	66	165	7	5
25	354	15	3	39	314	6	7	53	241	5	11	67	159	9	1
26	353	3	0	40	310	7	9	54	235	12	7	68	153	12	0
27	351	1	8	41	306	5	10	55	230	1	5	69	147	16	2
28	348	17	1	42	301	18	6	56	224	11	8	70	142	2	6

## ASSURANCE TABLE.

TABLE No. III.

Showing the Payments required to secure the sum of £10, payable at Death.

Age next Birthday.	Yearly Payment.		Half-Yearly Payment.		Quarterly Payment.		Age next Birthday.	Yearly Payment.		Half-Yearly Payment.		Quarterly Payment.	
	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.
16	3	11 $\frac{3}{4}$	2	0 $\frac{1}{4}$	1	0 $\frac{1}{4}$	39	6	7 $\frac{1}{2}$	3	4 $\frac{1}{2}$	1	8 $\frac{1}{2}$
17	4	1	2	0 $\frac{3}{4}$	1	0 $\frac{3}{4}$	40	6	9 $\frac{3}{4}$	3	5 $\frac{1}{2}$	1	9
18	4	2 $\frac{1}{4}$	2	1 $\frac{1}{2}$	1	0 $\frac{3}{4}$	41	7	0	3	6 $\frac{3}{4}$	1	9 $\frac{1}{2}$
19	4	3 $\frac{1}{4}$	2	2	1	1 $\frac{1}{4}$	42	7	1 $\frac{1}{4}$	3	7 $\frac{3}{4}$	1	10 $\frac{1}{4}$
20	4	4 $\frac{1}{2}$	2	2 $\frac{1}{2}$	1	1 $\frac{1}{2}$	43	7	4 $\frac{1}{2}$	3	9	1	10 $\frac{3}{4}$
21	4	5 $\frac{1}{2}$	2	3 $\frac{1}{4}$	1	1 $\frac{3}{4}$	44	7	7	3	10 $\frac{1}{4}$	1	11 $\frac{1}{2}$
22	4	6 $\frac{1}{2}$	2	3 $\frac{3}{4}$	1	2	45	7	9 $\frac{1}{2}$	3	11 $\frac{3}{4}$	2	0
23	4	7 $\frac{1}{2}$	2	4 $\frac{1}{4}$	1	2 $\frac{1}{4}$	46	8	0 $\frac{1}{4}$	4	1	2	0 $\frac{3}{4}$
24	4	8 $\frac{3}{4}$	2	4 $\frac{3}{4}$	1	2 $\frac{1}{2}$	47	8	3 $\frac{1}{4}$	4	2 $\frac{1}{2}$	2	1 $\frac{1}{2}$
25	4	9 $\frac{3}{4}$	2	5 $\frac{1}{4}$	1	2 $\frac{3}{4}$	48	8	6 $\frac{1}{4}$	4	4	2	2 $\frac{1}{4}$
26	4	11	2	6	1	3 $\frac{1}{4}$	49	8	9 $\frac{1}{2}$	4	5 $\frac{3}{4}$	2	3 $\frac{1}{4}$
27	5	0 $\frac{1}{4}$	2	6 $\frac{1}{2}$	1	3 $\frac{1}{2}$	50	9	0 $\frac{3}{4}$	4	7 $\frac{1}{2}$	2	4
28	5	1 $\frac{1}{2}$	2	7 $\frac{1}{4}$	1	3 $\frac{3}{4}$	51	9	4 $\frac{1}{4}$	4	9 $\frac{1}{4}$	2	5
29	5	2 $\frac{3}{4}$	2	8	1	4	52	9	7 $\frac{3}{4}$	4	11	2	6
30	5	4 $\frac{1}{4}$	2	8 $\frac{1}{2}$	1	4 $\frac{1}{2}$	53	9	11 $\frac{1}{2}$	5	1	2	7
31	5	5 $\frac{1}{2}$	2	9 $\frac{1}{4}$	1	4 $\frac{3}{4}$	54	10	3 $\frac{1}{2}$	5	3	2	8
32	5	7	2	10	1	5 $\frac{1}{4}$	55	10	7 $\frac{3}{4}$	5	5 $\frac{1}{4}$	2	9
33	5	8 $\frac{1}{2}$	2	10 $\frac{3}{4}$	1	5 $\frac{1}{2}$	56	11	0 $\frac{1}{4}$	5	7 $\frac{1}{2}$	2	10 $\frac{1}{4}$
34	5	10 $\frac{1}{4}$	2	11 $\frac{3}{4}$	1	6	57	11	5	5	10	2	11 $\frac{1}{2}$
35	6	0	3	0 $\frac{1}{2}$	1	6 $\frac{1}{2}$	58	11	10	6	0 $\frac{1}{2}$	3	0 $\frac{3}{4}$
36	6	1 $\frac{3}{4}$	3	1 $\frac{1}{2}$	1	7	59	12	3 $\frac{1}{4}$	6	3 $\frac{1}{2}$	3	2 $\frac{1}{4}$
37	6	3 $\frac{1}{2}$	3	2 $\frac{1}{2}$	1	7 $\frac{1}{2}$	60	12	9	6	6 $\frac{1}{4}$	3	3 $\frac{3}{4}$
38	6	5 $\frac{1}{2}$	3	3 $\frac{1}{2}$	1	8							

## ENDOWMENT TABLES.

TABLE No. IV.

Showing the Payments required to secure for a Child the sum of £10, payable on its attaining the age of 14.

Child's Age next Birthday.	Yearly Payment.			Half- Yearly Payment.			Quarterly Payment.		
	£	s.	d.	£	s.	d.	£	s.	d.
1	0	11	4	0	5	10 $\frac{3}{4}$	0	3	0
2	0	12	5	0	6	5 $\frac{3}{4}$	0	3	3 $\frac{3}{4}$
3	0	13	8 $\frac{1}{2}$	0	7	2	0	3	8
4	0	15	2 $\frac{3}{4}$	0	8	0	0	4	1 $\frac{1}{4}$
5	0	17	0 $\frac{3}{4}$	0	9	0	0	4	7 $\frac{1}{2}$
6	0	19	3 $\frac{1}{2}$	0	10	3	0	5	3 $\frac{1}{2}$
7	1	2	1 $\frac{1}{4}$	0	11	9 $\frac{3}{4}$	0	6	1 $\frac{1}{2}$
8	1	5	8 $\frac{1}{2}$	0	13	10 $\frac{1}{2}$	0	7	2 $\frac{3}{4}$
9	1	10	6 $\frac{1}{2}$	0	16	8 $\frac{1}{4}$	0	8	9

N.B.—The payments under Tables IV. and V. will be returned if the child die before attaining the specified age, or if the payments fail to be continued.



TABLE No. V.

The same, payable when the Child attains the age of 21.

Child's Age next Birthday.	Yearly Payment.			Half- Yearly Payment.			Quarterly Payment.		
	£	s.	d.	£	s.	d.	£	s.	d.
1	0	6	7½	0	3	4	0	1	8¾
2	0	7	1	0	3	7¾	0	1	10¼
3	0	7	7¼	0	3	11	0	2	0¼
4	0	8	2	0	4	2¾	0	2	1¾
5	0	8	9¾	0	4	6¾	0	2	4
6	0	9	6½	0	4	11¼	0	2	6½
7	0	10	4½	0	5	4½	0	2	9
8	0	11	4	0	5	10¾	0	3	0
9	0	12	5	0	6	5¾	0	3	3¾
10	0	13	8½	0	7	2	0	3	8
11	0	15	2¾	0	8	0	0	4	1¼
12	0	17	0¾	0	9	0	0	4	7½
13	0	19	3½	0	10	3	0	5	3½
14	1	2	1¼	0	11	9¾	0	6	1½
15	1	5	8½	0	13	10½	0	7	2¾
16	1	10	6½	0	16	8¼	0	8	9

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